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DEPARTMENT OF FINANCIAL INSTITUTIONS

ANNUAL REPORT

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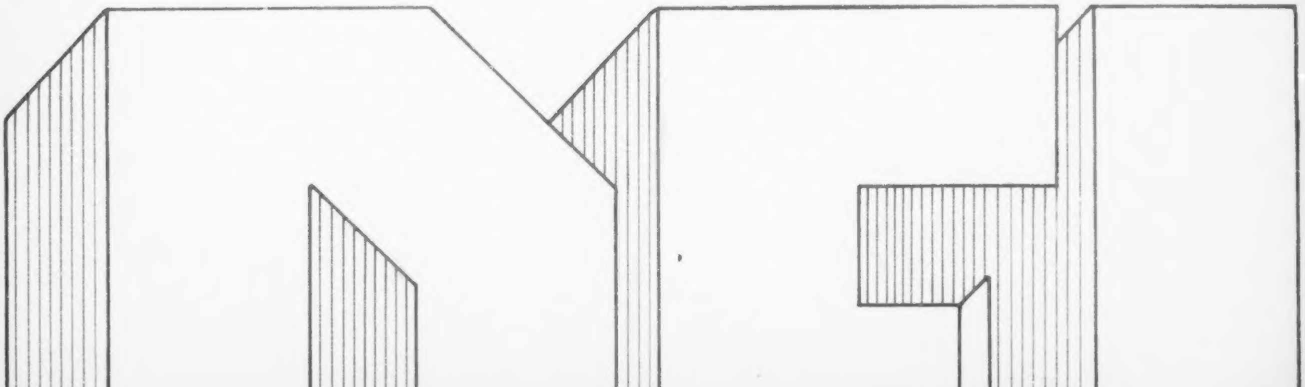

DFI
STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
State of Illinois Center
100 West Randolph • Suite 15-700
Chicago, Illinois 60601

JAMES R. THOMPSON
GOVERNOR

MICHAEL E. FRYZEL
DIRECTOR

JOANNE MITCHELL
ASSISTANT DIRECTOR

December 16, 1985

The Honorable James R. Thompson
Governor
State of Illinois
State Capitol Building
Springfield, Illinois

Dear Governor Thompson:

It is a pleasure to present the following Annual Report on the Department of Financial Institutions to you and the people of Illinois.

The Report reflects the operations and administrative initiatives of the Department for fiscal year 1985.

Sincerely,

Michael E. Fryzel

Michael E. Fryzel
DIRECTOR

Administrative Division 312/917-2000 • *Consumer Credit Division* 312/917-5146 • *Credit Union Division* 312/917-2010 • *Currency Exchange Division* 312/917-5153 • *Unclaimed Property Division* 312/917-5140

Discover The Magnificent Miles of Illinois

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Department of Financial Institutions

Director
Michael E. Fryzel

Assistant Director
Joanne Mitchell

Administrative Division

Special Assistant
Harry E. Stirmell

Legislative Liaison
Greeley Koch

Legal Counsel
Deborah J. Gubin

Fiscal Officer
Ronald Handlin

Personnel Officer
Mary Louise Brandon

Secretaries
Sue Duval
Barbara Kasper

Support Services
Kathleen Bartolomucci
Yvonne Blackwell
Bea Jones
Connie Kahl
Janet Haynes
Kathy O'Connor

Consumer Credit Division

Andrew V. Madonia, Supervisor
Milton Hirsch, Assistant Supervisor
Charles Tomlinson, Assistant Supervisor

Thomas Anderson
Vera Borrino
Thomas Bregenzer
Dolores Campagnolo
George Edwards

Irene Jocius
William Margalus
Pasquale Palumbo
Joseph Stachura
Cecil Wyant

Board of Financial Planning and Management Services Advisors

Chairman
Benjamin Moffitt
Joliet Budget Advisors, Inc.

Leonard Groupe
Practicing Attorney

John Emmett Murphy
American Counseling Service

H. Don Morris
Financial Counselors

Hattie Stewart
H.S. Stewart Associates

Credit Union Division

Victor Pambianco, Supervisor
John Brady, Assistant Supervisor
Robert Force, Assistant Supervisor

Stanley Boughan
Michael Chandrl
Janice Gallagher
Norm Glazer
George Helber
Sandra Henson
Dorothy Howard
Gerald Lasley
Wanda Mallow
Daniel Murphy

Joe O'Grady
Robert O'Kelly
Edward Romano
Moneta Salaveria
Patrick Schoenstene
Everett Snyder
Eric Stiegel
William Van Oppens
Jill Wasilewski
Carole Wedding

Board of Credit Union Advisors

Chairman

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United Airlines Employees Credit Union

D.L. Christofferson
Deere & Company C.U.

Harold T. Welsh
General Foods Employees C.U.

Donald E. VanHorn
Little Company of
Mary Hospital C.U.

Dale F. Schumacher
SIU Employees
Credit Union

Angel Lopez, Jr.
Credit Union 1

Currency Exchange Division

Georgia K. Marsh, Supervisor
Carl LaSusa, Assistant Supervisor

Richard Bake
Frank Ferrentino
Peter Flessas
Natalie Kardaris
Steven Klean
Chyvonne McCottrell

Alexandra Murphy
William Riordan
Naomi Shisler
Edwin Toledo
John Van Zyl

Board of Currency Exchange Advisors

Chairman

Emmett McMorrow
New Roosevelt Currency Exchange

David L. Schiavone, Attorney
Wildman, Harrold, Allen & Dixon

Michael Guthrie
Financial Enterprises, Inc.

John F. Leon

Miriam F. Miquelon
Miquelon, Cotter & Daniel Ltd.

Irene Norwood
South Austin
Community Council Coalition

Mel Jon Thillens, Jr.
Thillens Incorporated

Unclaimed Property Division

Michael A. Goldman, Supervisor
Joseph Temperelli, Assistant Supervisor

George Anagnostopoulos
Howard Bagley
Stephen Becker
Denis Campbell
Marjorie Carter
Ginger Cheek
Ted Cohan
Albert Coley
Colleen Connor
Al DiSilvestro
Lawrence Driver
Bruce Garrett
Bill Golden
Louise Gregurich
Kristine Hickerson
Dawn Hladilek
Marion Hughes
Robert Lapetina
Lloyd Leheney
Kathleen Mallow
Marian Miller
Kathy Murray
Richelle Partridge
Christine Rothrock
Susan Tammaro
J. Cornel West

INTRODUCTION

The Department of Financial Institutions was created in 1957 as a code department of the State. Its enabling legislation, the Financial Institutions Code, authorized it to investigate, examine, license and regulate financial institutions in the State of Illinois: currency exchanges, credit unions, pawners' societies, title-guaranteeing companies, foreign exchanges, and businesses making loans of $10,000 or less. It received responsibility to administer the Sale of Exchange Act and Financial Planning and Management Services Act, these powers and duties transferred to the Department from the Auditor of Public Accounts. The Department also administers the Safety Deposit Box Act of 1945, Uniform Disposition of Unclaimed Property Act of 1961 (thru which the Department is responsible for recovering unclaimed assets held by financial institutions, corporations, retailers, etc. seven years or longer), Consumer Installment Loan Act of 1963, the Consumer Credit Counseling Corporation Act of 1965, the Pawners' Societies Act of 1899, Development Credit Corporation Act of 1965, Sales Finance Agency Act of 1967, the Illinois Credit Union Act, the Currency Exchange Act, the Foreign Exchange Act, and the Insurance of Titles to Real Estate Act. In addition to the Acts that mandate specific regulation by the Department of Financial Institutions, there are approximately 23 other Acts that are ancillary to the Department and under which the Department has a monitoring function, such as the Retail Installment Sales Act (Chap. 121½, Sec. 501.), the Consumer Fraud Act (Chap. 121½), the Savings and Loan Act (Chap. 17, Par. 3001 et seq.), the Illinois Banking Act (Chap. 17, Par. 301 et seq.), etc.

Management and control of the Department are vested in the Director who is appointed by the Governor and confirmed by the Senate. The Department consists of four divisions, each headed by a Supervisor who is responsible for dealing directly with the institutions under their control through examination and supervision. The four divisions of the Department are the Credit Union Division, the Currency Exchange Division, the Unclaimed Property Division and the Consumer Credit Division.

The Department is advised in its regulation of financial institutions by three advisory boards appointed by the Governor. The three advisory boards of the Department are the Board of Credit Union Advisors, the Board of Currency Exchange Advisors and the Board of Financial Planning and Management Services Advisors. Each of these boards advises the Director of the methods employed by the Department to fulfill its fundamental responsibility for protecting the interests of depositors, borrowers, shareholders and consumers.

The Department of Financial Institutions is unique in that it is totally self-supporting as a result of its licensing and examination functions which return revenue to the State Treasury.

A statutory mandate provides only the framework of an agency. The vitality and effectiveness of an agency supersedes its statutory mandate and success must be measured by its productivity. Fiscal Year 1985 was a very successful and productive one for the Illinois Department of Financial Institutions. Accomplishments are too numerous to list in toto here: all are included in the Division sections of the Annual Report. Some are so significant, however, that they must be highlighted, i.e.:

All State Credit Unions Insured

December 31, 1984, a milestone in Illinois credit union history was achieved when the final uninsured credit union obtained share insurance. These are the 840 State-chartered credit unions serving approximately 1.4 million Illinois citizens and which should grow to $3.8 billion in assets and have $3.5 billion in members' shares by the end of 1985. The share insurance requirement is a result of the efforts of the Department to provide additional assurance to each credit union member that their savings shares are protected.

Obtained Historic Cache

The Department received from the U.S. Comptroller of the Currency 4,778 safe-deposit boxes taken into custody by the federal government more than half a century ago during the Great Depression. The boxes were obtained when 76 Federally - chartered banks in 33 Illinois counties collapsed during the Depression. Under a program dubbed PROJECT PHOENIX, the Department announced a Statewide search for the nearly 5,000 owners in an effort to return their property. Director Michael E. Fryzel has also engaged a team of researches from Northwestern University and Chicago City Colleges to assist with a thorough inventory of the boxes contents. Part of their work will be to determine which of the unclaimed material is of historical significance and could be loaned to various historical societies and museums in Illinois. (Director Fryzel recommended legislation, which the

General Assembly approved, amending Section 17 of the Uniform Disposition of Unclaimed Property Act to allow the Director to loan property to a recognized exhibitor if it is of historical value.) Most of the researchers' efforts will be coordinated with demographers familiar with Illinois history and ethnic migrant patterns, lawyers who can research legal papers and a philatelist who can research postage stamps and stamps used on legal papers (a custom carried over from Europe and replaced since the 1930s by using embossing seals). In addition, if coins are found, there services of a numismatist will be used. One of the larger numbers of boxes returned to Illinois were taken from the country's first black Federal bank, the Douglass National Bank of Chicago. Founded in 1929 and with assets that at the time reached $1 million, the bank was a financial center for many of Chicago's leading families. Researches believe that Douglass National Bank's boxes could provide them with more insight into the way blacks struggled to gain financial and social independence during the early part of this century. In addition, other banks from Chicago and around the State will provide crucial information on ethnic migration patterns in Illinois since the turn of the century.

In a massive undertaking, contents of the 4,778 boxes have been inventoried in record time. Now that this has been accomplished, the Illinois Department of Financial Institutions, as required by the Uniform Disposition of Unclaimed Property Act, will advertise names of safe-deposit box owners in major newspapers in the cities of the failed banks.

Record Year for Receipt and Disbursement of Unclaimed Assets

Governor James R. Thompson announced that the Department of Financial Institutions took in over $16 million in unclaimed property and returned more than $1.6 million to Illinois citizens during the past fiscal year, breaking all previous records for the receipt and disbursement of unclaimed assets. Not only did the Unclaimed Property Division of the Department collect over $16 million in unclaimed financial assets, but it returned more than $1.6 million to 2,493 Illinois citizens who had forgotten about money that was rightfully theirs. In addition, the Department published the names of 21,476 individuals who are entitled to reclaim property. This is the most comprehensive list ever published of names submitted for the first time.

Since 1977, the Thompson Administration has increased efforts to enforce the Uniform Disposition of Unclaimed Property Act — one of Illinois' original consumer protection laws — and to return as much money as possible to the rightful owners or their heirs.

Between 1962 (when the Act took effect) and 1976, the Department collected $22,531,175 and returned $1,668,797. Through June 30, 1985, the Department has collected $104,896,073 and returned $9,951,299 to the public. Compared to the first 14 years of the Act's inception, during the past 8 years the Department has increased unclaimed property remittances by almost 500%; increased exam fee collection by 96% and paid 79% more claims returning 83% more dollars to owners.

Legislation

Legislative milestones were achieved during this fiscal year. Significant legislation impacting the Department is:

HB 528	Amends the Illinois Credit Union Act to provide that the membership of a credit union shall consist of a group or groups of persons having a common bond. Deletes initial population limitation on neighborhoods with respect to the definition of common bond.
SB 667	Amends an Act in relation to State monies to add qualifications for credit unions which are to receive notice that proposals are to be received for the deposit of State money. Requires a credit union to be federally insured with $50,000,000 worth of assets before being considered for State money.
SB 834	Amends the Consumer Installment Loan Act. Repeals the Consumer Finance Act. Loans shall not exceed $10,000.
SB 1413	Amends Section 17 of the Uniform Disposition of Unclaimed Property Act. Allows for the Director to loan property to a recognized exhibitor if it is of historical value.
HB 2441	Amends the Currency Exchange Act to provide that stockholders of a corporation that is applying for a license for a currency exchange shall complete the portion of the application that requires individual background information.
SB 1192	Amends the Currency Exchange Act. Repeals the surety bond requirement in relation to ambulatory currency exchanges.

Fiscal Information
For the Year Ending June 30, 1985

I. Summary by Fund and Division

Division	Expenditures	Revenues	Excess Rev. Over Exps.
General Revenue Fund:			
Administrative	$ 261,682	$ 212	$ (261,470)
Consumer Credit	464,612	1,746,234	1,281,622
Credit Union	703,435	735,598	32,163
Currency Exchange	353,451	245,160	(108,291)
E.D.P.	28,734	0	(28,734)
Total GRF	$ 1,811,914	$ 2,727,204	$ 915,290
State Pensions Fund:			
Administrative	$ 193,152	$ 182	$ (192,970)
Unclaimed Property	972,513	16,335,782	15,363,269
E.D.P.	64,602	0	(64,602)
Total SPF	$ 1,230,267	$ 16,335,964	$ 15,105,697
Unclaimed Property Trust Fund	$ 1,394,302	$ 1,709,302	$ 315,000
Department Total	$ 4,436,483	$ 20,772,470	$ 16,335,987

II. Expenditure Summary by Division and Category

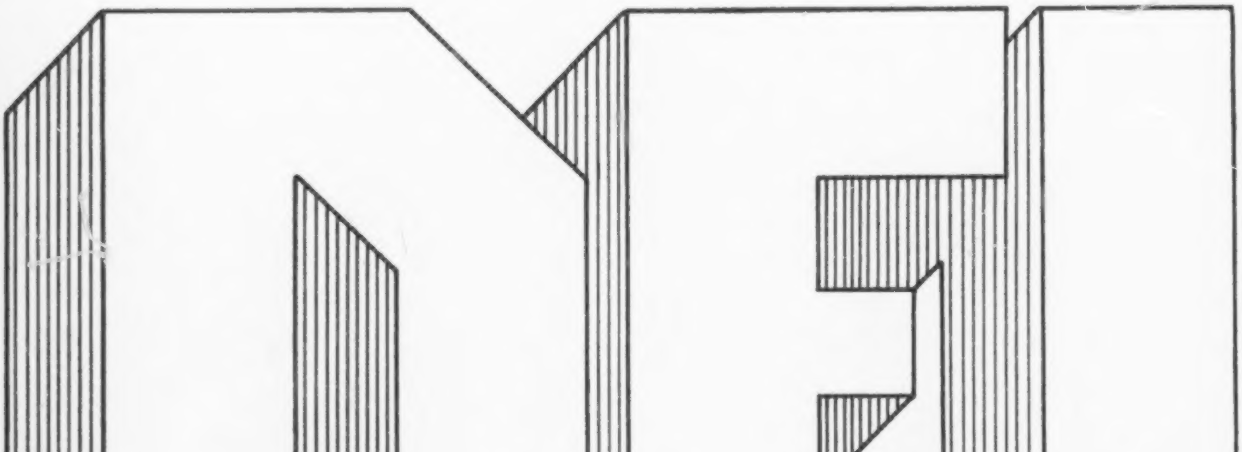
Expenditure Category	Administrative	Consumer Credit	Credit Union	Currency Exchange	Unclaimed Property	E.D.P.	Totals
Personal Services	$ 273,720	$ 364,007	$ 549,905	$ 278,062	$ 627,382	$ 13,848	$ 2,106,924
Retirement	15,249	20,360	31,972	15,486	35,067	808	118,942
Social Security	17,990	20,836	31,216	19,543	40,656	973	131,214
Group Insurance	4,055	0	0	0	30,656	970	35,681
Contractual Services	70,730	7,356	12,373	15,096	172,168	71,742	349,465
Travel	15,839	43,866	64,969	20,047	45,497	2,210	192,428
Commodities	3,471	3,887	4,249	1,484	7,665	2,785	23,541
Printing	3,355	3,351	4,620	3,433	10,035	0	24,794
Equipment	11,976	549	3,861	0	2,054	0	18,440
Telecommunications	35,306	0	0	0	0	0	35,306
Operation of Auto Equipment	3,143	0	0	0	1,333	0	4,476
Refunds	0	400	270	300	0	0	970
Totals	$ 454,834	$ 464,612	$ 703,435	$ 353,451	$ 972,513	$ 93,336	$ 3,042,181

III. Expenditure Summary by Fund and Category

	General Revenue Fund		
Expenditure Category:	**Appropriation**	**Expenditure**	**Lapse**
Personal Services	$ 1,430,500	$ 1,365,397	$ 65,103
Retirement	80,100	77,474	2,626
Social Security	96,800	83,759	13,041
Contractual Services	97,250	91,641	5,609
Travel	147,900	138,833	9,067
Commodities	14,600	12,046	2,554
Printing	15,600	13,960	1,640
Equipment	4,800	4,671	129
Telecommunications	22,100	21,541	559
Operation of Auto Equipment	1,800	1,622	178
Refunds	1,500	970	530
Totals	$ 1,912,950	$ 1,811,914	$ 101,036

	State Pensions Fund		
Expenditure Category:	**Appropriation**	**Expenditure**	**Lapse**
Personal Services	$ 794,700	$ 741,527	$ 53,173
Retirement	44,500	41,468	3,032
Social Security	54,300	47,455	6,845
Group Insurance	46,400	35,681	10,719
Contractual Services	292,750	257,824	34,926
Travel	55,800	53,595	2,205
Commodities	13,800	11,495	2,305
Printing	14,200	10,834	3,366
Equipment	14,000	13,769	231
Telecommunications	14,800	13,765	1,035
Operation of Auto Equipment	3,800	2,854	946
Totals	$ 1,349,050	$ 1,230,267	$ 118,783

CONSUMER CREDIT DIVISION



CONSUMER CREDIT DIVISION
ANNUAL REPORT
FISCAL YEAR ENDING JUNE 30, 1985

The Consumer Credit Division functions as regulator of financial institutions in accordance with nine separate statutes covering a broad range of consumer services. At year end, 1,209 licensees were in operation providing these services in Illinois. The licenses included 424 Consumer Finance, 498 Consumer Installment Loan, 19 Financial Planning and Management Services, 10 Foreign Exchange, 15 Safety Deposit Box, 13 Sale of Exchange, 212 Sales Finance Agency, and 18 Title Insurance. The Division staff conducted 1,566 examinations of those businesses to determine compliance with the statutes and regulations governing their enforcement.

In addition, the Division investigated 358 consumer complaints during the calendar year 1984 and acted as a source of reference for both public and private agencies representing the consumer public. Of the 358 complaints received, 2.5% were against licensees of the Consumer Finance Act, 21.5% against Consumer Installment Loan Act licensees, 39.1% against Sales Finance Agency Act licensees, 21.5% against other business authorizations (OBA) in licensees offices, 2.0% against companies authorized to do business under the Title Insurance Act and 11.7% against nonlicensees of the Division. Of the total complaints, 44.4% were resolved in favor of the customer, 46.4% resolved in favor of the licensees and 9.2% referred to other regulatory agencies at the federal, state and county levels. Areas of complaint include collection methods, payment crediting, repossessions, rebate of unearned interest, interest rates, return of documents, and excessive insurance.

The laws administered by this Division are:

Consumer Finance Act, Ill. Rev. Stat. Ch. 17, Par. 5601
Consumer Installment Loan Act, Ill. Rev. Stat. Ch. 17, Par. 5401
Development Credit Corporation Act, Ill. Rev. Stat. Ch. 32, Par. 1001
Financial Planning & Management Services Act, Ill. Rev. Stat. Ch. 17, Par. 5301
Foreign Exchange Act, Ill. Rev. Stat. Ch. 17, Par. 2601
Safety Deposit Box Act, Ill. Rev. Stat. Ch. 17, Par. 1451
Sale of Exchange Act, Ill. Rev. Stat. Ch. 17, Par. 4701
Sales Finance Agency Act, Ill. Rev. Stat. Ch. 17, Par. 5201
Title Insurance Act, Ill. Rev. Stat. Ch. 73, Par. 478

After appropriate investigation of principals and plans, a total of 75 new licenses were issued in FY'85 for operations under the above listed acts. Each request by a licensee to provide an additional financial service (Other Business Authorization) was fully investigated to ensure that its conduct would not conceal or facilitate evasion or violation of the licensed act. Each request by a licensee to relocate an office was investigated to determine that the services to the consumer would not be jeopardized. The Director has authorized the following other businesses to be conducted in licensees' offices:

Residential Real Estate Mortgage Loans
Sale of Mortgage Insurance
Various Forms of Life, Accident, Health and Property Insurance
Premium Financing
Open End Revolving Loans
VISA Card Loans
Sale of Exchange
Sale of Securities
Income Tax Preparation
Sale of Motor Club Membership
Real Estate Sales
Business Leasing
Leasing Equipment
Mortgage Banking
Thrift Club
Sale of Commercial Paper
Transmittal of Funds

A primary administrative activity in FY'85 involved cooperative work with the Joint Committee on Administrative Rules. The end result was approval of a substantial number of technical and editorial amendments to clarify the meaning of the Rules and Regulations and ensure adherence to the intent of the statutes involved including the Consumer Finance, Consumer Installment Loan, Sales Finance Agency and Financial Planning & Management Services Acts. As part of these revisions, fees were increased from $75 to $100 for annual examinations of licensees of the Consumer Finance, Consumer Installment Loan and Sales Finance Agency Acts to more adequately cover actual costs.

Relocation fees were increased from $50 to $100 for Consumer Finance and Consumer Installment Loan offices and from $10 to $25 for Sales Finance Agency offices. All revised Rules and Regulations were printed and distributed to licensees.

Other significant administrative activities include analysis, recommendations and hearings concerning the following bills introduced in the General Assembly:

HB 621	Loan Brokers Act would regulate the activities of loan brokers and provide penalties for violations. The bill was passed by the House and Senate, but was vetoed by the Governor.
HB 699	Consumer Bank Act provides for establishment and regulation of consumer banks which may lend money up to $200,000, but may not carry demand accounts nor accept trust accounts. As of the end of the spring session, the bill was assigned to Interim Study Committee.
HB 1556	amends the Consumer Installment Loan Act to remove lower loan limit of $800, increases application and license fees, authorizes fines for violations, and repeals the Consumer Finance Act. The bill failed to pass on its own and was subsequently attached as an amendment to SB 834 which was passed by the General Assembly and signed by the Governor.
HB 1764	amends certain Acts to reimpose limits on interest rates which were in effect prior to September 25, 1981. As of the end of the spring session, the bill was assigned to Interim Study Committee.
HB 2085	amends Real Estate Title Guarantors Act to restrict controlled business and provide for regulation of title insurance agents. As of the end of the spring session, the bill was assigned to Interim Study Committee.
SB 326	amends the Interest Act to set a 15% per year maximum rate on credit card and revolving credit accounts. This bill was tabled by the sponsor.

The approved Consumer Credit record retention system was implemented in FY'85 resulting in the duplicate safekeeping of records over two years old on microfilm, and a great reduction in file space requirements for the offices.

Reporting to the Supervisor of the Consumer Credit Division are one Assistant Supervisor in the Chicago office and one Assistant Supervisor in the Springfield office. Eight field examiners and two clerical employees complete the Division's personnel roster.

The Consumer Credit Division is a self-supporting agency as indicated by the FY'85 fiscal summary below:

Examination fees[1]	$ 132,478.50
Licensing and renewal fees[2]	$ 201,260.00
Retaliatory fees[3]	$ 1,396,726.46
Miscellaneous fees[4]	$ 15,769.93
TOTAL REVENUE	$ 1,746,234.89
TOTAL EXPENSES	$ 464,700.00

[1] Examination fees consist of charges of $100.00 per Examiner per day to conduct examinations of licensee's office as authorized by Statute.

[2] Initial licensing and annual renewal fees are set by Statute.

[3] Retaliatory fees are imposed on foreign title insurance companies doing business in Illinois to reciprocate for taxes imposed on Illinois companies doing business in their State of incorporation.

[4] Miscellaneous fees include application, investigation, name change, and relocation fees authorized by Statute.

CONSUMER FINANCING

The Division administers three statutes governing the extension of credit to the general public, i.e., Consumer Finance Act (CFA), Consumer Installment Loan Act (CILA) and Sales Finance Agency Act (SFA). The Consumer Finance Act as amended provides for the licensing and regulation of the business of making loans of $3,000 or less, permitting an interest charge greater than otherwise allowed, and authorizing certain requirements and remedies for the lender. There were 424 active Consumer Finance licenses at year end.

The Consumer Installment Loan Act provides for the licensing and regulation of the business of making consumer loans from $800 to $10,000. FY'85 reversed the past decline in active licenses issued under the Consumer Installment Loan Act with a modest increase from 492 to 498. All Consumer Finance and Consumer Installment Loan Act licensees are examined at least once a year to ensure compliance with Illinois law, and, in addition, are required to file a detailed financial report annually.

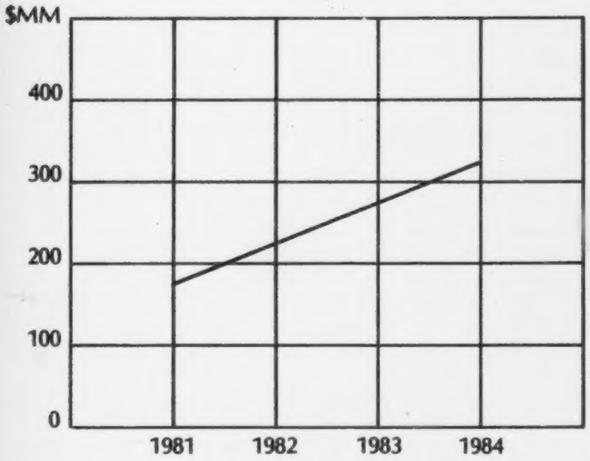
The Sales Finance Agency Act provides for the licensing and regulation of the business of purchasing or making loans secured by retail installment contracts, and further provides for at least annual examination to ensure compliance with Illinois law. The Division issued 35 new licenses and cancelled 27 licenses under this Act during FY'85 resulting in a total of 212 licensees as of June 30, 1985. The total number of licensees under the Sales Finance Agency Act has remained fairly constant for a number of years. In addition to those licensed under the Sales Finance Agency Act, a licensee under the Consumer Finance or Consumer Installment Loan Acts may, by statute, engage in the sales finance business without securing an additional license. However, such a business is considered as licensed under the Sales Finance Agency Act, is required to comply with that Act, and is subject to revocation of such authorization in any manner provided in the Act.

The Federal Trade Commission Credit Practices Rule effective March 1, 1985 is designed to protect consumers by prohibiting creditors from employing certain terms and practices in credit contracts, requiring a specific and separate notice to a co-signer before the obligation exists, and providing fines for violation. In case of conflict, the FTC rule preempts state law. Of particular concern to Illinois lenders is the prohibition of wage assignments unless such assignment is revocable at will by the debtor. Confession of judgment, waiver of exemption, non-purchase money security in household goods, and pyramiding late charges are also prohibited.

The Illinois licensed consumer loan industry has made a substantial recovery from the disastrous years of 1980 and 1981 (Graph I), but still the composite figures indicate a modest income of 2.2% of net receivables, (Graph II). The improved performance has been assisted by the improvement in the overall economy, the 1981 amendment to permit the marketplace to fix the finance charge, a general reduction in interest rates (Graph III), and increased activity in other business authorizations (Graph IV).

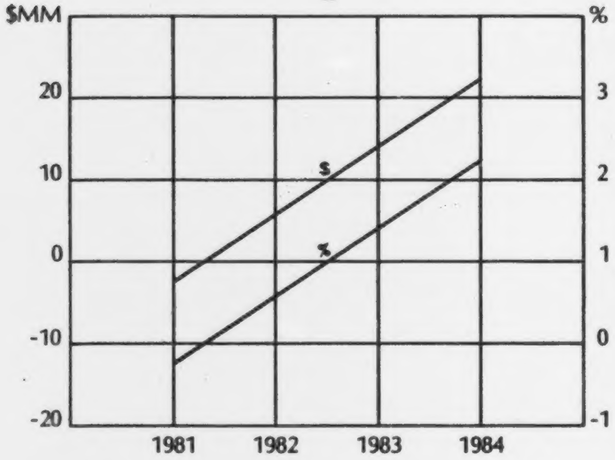
CONSOLIDATED STATISTICS
1981 - 1984
Compiled From Licensees' Annual Reports

I



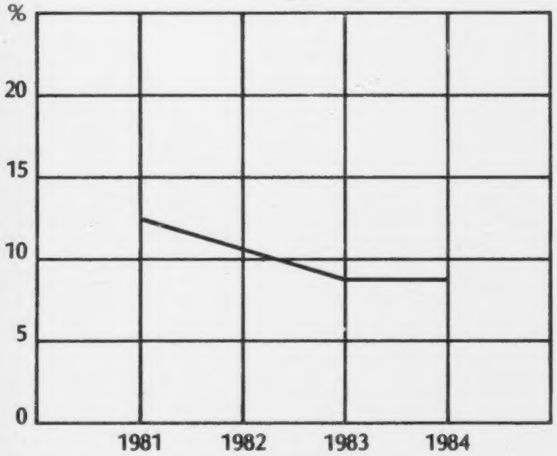
Operating Income

II



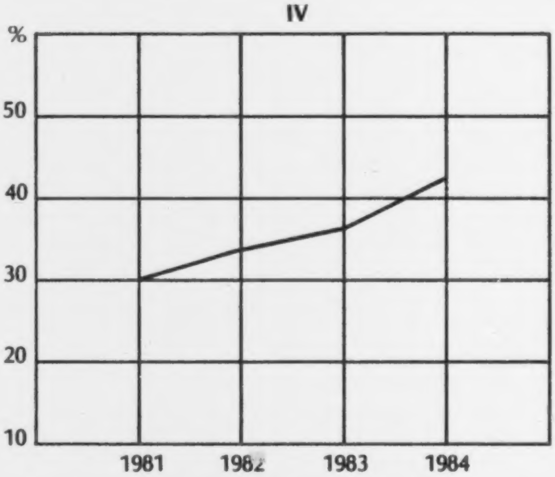
Net Income in $'s and % of Net Receivables

III



Cost of Borrowed Capital
as % of Net Receivables

IV



Composite Income from OBA's
as % of Total Income

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

January 1, 1984 — December 31, 1984
Compiled From Licensees' Annual Reports

	CFA	CILA	Other Business	Total
INCOME	$	$	$	$
Charges Collected and/or Earned	31,046,002	93,577,438	96,446,198	221,069,638
OTHER INCOME				
(a) Recording Fees	636	14,968	12,602	28,206
(b) Interest on Bank Balance	16,211	15,602	66,243	98,056
(c) Insurance Income	946,559	1,667,745	1,505,065	4,119,369
(d) All Other Income	1,145,944	2,904,378	2,668,074	6,718,396
Total Operating Income	$ 33,155,352	$ 98,180,131	$100,698,182	$ 232,033,665
EXPENSES				
Advertising	$ 575,107	$ 1,984,157	$ 1,585,927	$ 4,145,191
Auditing	71,885	209,168	267,756	548,809
BAD DEBTS				
(a) Charge-offs	5,024,329	6,758,208	2,668,603	14,451,140
(b) Deduct: Collections on Accounts	(1,661,550)	(1,794,338)	(1,101,958)	(4,557,846)
(c) Additions to Reserve for Bad Debts	(2,497,505)	6,484,448	1,206,055	5,192,998
Depreciation & Amortization	213,745	576,315	920,669	1,710,729
Insurance & Fidelity Bonds	182,182	421,731	491,735	1,095,648
Legal Fees & Disbursements	311,463	1,016,177	686,390	2,014,030
Postage, Printing, Stationery & Supplies	581,293	1,321,540	1,511,207	3,414,040
Rent, Janitorial Services & Utilities	978,257	2,914,583	2,886,171	6,779,011
Salaries of Officers, Owners & Partners	560,317	694,097	2,505,184	3,759,598
Salaries of all other Employees	4,432,070	13,609,552	13,055,966	31,097,588
Taxes — Other Than on Income	340,785	946,207	873,944	2,160,936
License Fees	41,333	89,797	36,014	167,144
Telephone & Telegraph	475,974	1,268,193	1,421,335	3,165,502
Travel, Auto Expense & Allowance	153,423	574,901	643,396	1,371,720
Supervision & Administration (when not allocated to other items)	2,151,635	5,175,538	5,319,638	12,646,811
All Other Expenses	1,182,031	3,416,623	4,534,488	9,133,142
Interest Paid on Borrowed Funds	12,209,487	31,596,150	45,612,720	89,418,357
Total Expenses Before Income Taxes	25,326,261	77,263,047	85,125,240	187,714,548
Income Before Income Taxes	7,829,091	20,917,084	15,572,942	44,319,117
INCOME TAXES				
(a) State	293,148	1,041,743	819,513	2,154,404
(b) Federal	2,734,626	8,435,814	7,609,830	18,780,270
Net Income	$ 4,801,317	$ 11,439,527	$ 7,143,599	$ 23,384,443
Average Monthly Expense per Account	$ 20.72	$ 35.78	$ 37.67	$ 33.28

CONSOLIDATED STATEMENT OF ASSETS

As of December 31, 1984
Compiled From Licensees' Annual Reports

	CFA	CILA	O.B.A. R/E Loans	Sales Finance	All Other Business	Total
Cash on Hand & in Banks	$	$	$	$	$	$ 5,599,116
Short Term Investments						1,191,924
Receivables						
Gross Receivables	138,519,787	517,484,795	263,771,113	178,627,268	185,675,606	1,284,078,569
Less: Unearned Charges	32,055,831	118,956,457	42,411,613	34,974,115	11,570,920	239,968,936
Net Received	106,463,956	398,528,338	221,359,500	143,653,153	174,104,686	1,044,109,633
Less: Reserved for Bad Debts	3,919,752	15,024,400	4,100,222	5,822,838	2,677,298	31,544,510
Adjusted Net Receivables	102,544,204	383,503,938	217,259,278	137,830,315	171,427,388	1,012,565,123
Real Estate (Cost Less Reserve for Depreciation)	82,264	430,726			1,003,147	1,516,137
Furniture, Fixtures & Autos (Less Reserve for Depreciation)	1,895,472	2,640,006			1,252,911	5,788,389
Other Useful in the Business	1,470,331	7,751,252			5,528,057	14,749,640
Total Assets	$105,992,271	$ 394,325,922	$ 217,259,278	$ 137,830,315	$ 179,211,503	$ 1,041,410,329
Average Number of Accounts Outstanding	101,839	179,939	14,053	136,444	37,813	470,088

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY

January 1, 1984 — December 31, 1984
Compiled from Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Size		$		$		$
$800 Or Less	20,910	11,056,182			143,368	62,311,342
$801 To $2000	51,726	72,223,426	40,848	65,019,459	64,588	76,754,049
$2001 To $3000	21,994	65,765,350	27,968	78,001,797	14,034	32,841,211
$3001 To $5000			26,421	105,189,749	11,687	31,783,018
$5001 To $10,000			11,572	93,421,044	2,726	19,373,725
$10,001 To $25,000					6,343	99,868,943
$25,001 And Over						75,996,181
Total Loans Made	94,630	$ 149,044,958	106,809	$ 341,632,049	242,746	$ 398,928,469

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY continued

January 1, 1984 — December 31, 1984
Compiled from Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Type of Security		$		$		$
Based In Whole or Larger Part On:						
Household Goods	34,890	58,239,817	41,070	105,713,407	133,637	93,624,289
Motor Vehicle	9,714	17,049,971	15,859	60,791,468	13,441	28,329,562
Household Goods & Motor Vehicles	10,213	27,280,050	14,903	54,014,645	2,615	3,184,533
Other Chattels	3,903	6,847,375	3,444	11,070,827	77,536	69,965,373
Comaker Endorsed Or Guaranteed	2,273	2,528,403	1,301	3,781,459	109	789,787
Wage Assignments	18,261	19,824,207	9,609	18,803,847	2,138	2,955,560
Unsecured	15,376	17,275,135	13,450	34,320,169	2,740	25,953,176
Real Estate	——	——	7,173	53,136,227	10,530	174,126,189
Total Loans Made	94,630	$ 149,044,958	106,809	$ 341,632,049	242,746	$ 398,928,469

DELINQUENCY AND LEGAL ACTION SUMMARY

January 1, 1984 — December 31, 1984
Compiled from Licensees' Annual Reports

	CFA		CILA	
	Number of Accounts	Unpaid Principal Balance	Number of Accounts	Unpaid Principal Balance
Accounts With No Payment Either Of Principal Or Of Charges For		$		$
60-89 Days	2,632	3,037,804	2,325	6,084,876
90 Days Or More	3,006	3,170,671	3,296	9,374,533
Total	5,638	6,208,475	5,621	15,459,409
Delinquency As A Percent Of Gross Outstanding Loans	4.41%		2.99%	

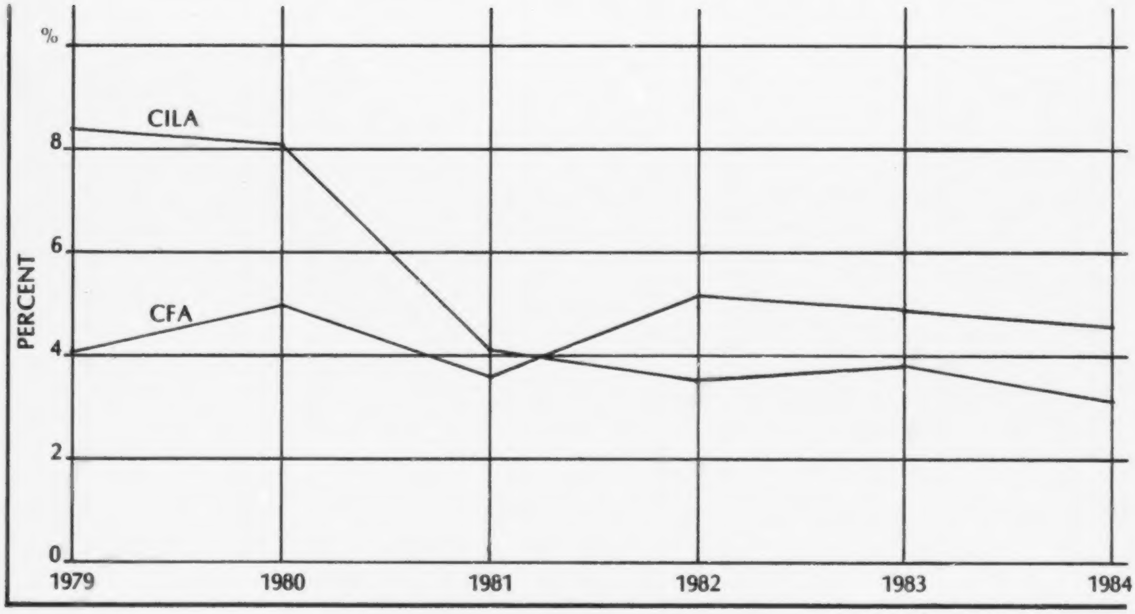
DELINQUENCY AND LEGAL ACTION SUMMARY continued

January 1, 1984 — December 31, 1984
Compiled from Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Accounts On Which A Bankruptcy Notice Was Received During The Year		$		$		$
Chapter Thirteen	957	1,536,785	1,325	4,725,971	552	1,625,610
All Other Chapters	1,726	2,598,915	2,129	6,273,082	585	2,599,621
Total	2,683	4,135,700	3,454	10,999,053	1,137	4,225,231
Number of Wage Assignments Filed	3,086		2,189		3,546	
Suits For Recovery of Judgment						
Pending At Beginning Of Year	432	394,519	385	1,292,861	195	522,265
Instituted During Year	846	1,068,821	881	2,409,746	266	1,202,592
Settled Before Judgment	231	235,186	252	978,357	54	170,672
Judgment Obtained	653	828,143	606	1,486,557	200	708,759
Pending At Year End	393	417,758	421	1,430,210	276	841,710
Real Estate Foreclosure	—	—	132	2,302,518	92	1,717,554

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Possession Of Security Obtained By Licensee		$		$		$
Household Goods	479	851,443	47	87,802	91	93,771
Motor Vehicle	318	664,949	303	1,004,234	82	185,524
Other Chattels	192	308,585	32	74,959	80	354,382
Real Estate	—	—	88	1,674,288	86	2,263,982
Total	989	1,824,977	470	2,841,283	339	2,897,659

	Household Goods	Motor Vehicle	Other Chattels	Real Estate
Sale of Security by Licensees				
Number	136	401	94	127
Amount Due	$ 153,481	990,271	140,740	3,657,663
Amount Collected	$ 42,431	370,235	74,002	3,010,284



Over 60 Days Delinquincy as % of Receivables

CONSUMER FINANCING

OTHER BUSINESS AUTHORIZED IN LICENSED OFFICES BASED ON DATA FROM LICENSEES' ANNUAL REPORTS

Sales Finance

Number of contracts purchased	190,450
Dollar amount of contracts purchased	$ 177,800,617
Gross Income	$ 27,461,570
Losses charged off	$ 3,703,101

Credit Life & Disability Insurance

Coverage written	$ 665,388,910
Premiums charged	$ 27,142,003
Income to licensees	$ 2,452,896

Residential Real Estate Mortgage Loans

The Director of Financial Institutions has granted an Other Business Authorization (OBA) to fifty-eight different consumer credit companies to make loans over $10,000 secured by residential mortgages on private homes. An OBA granted to a parent company applies to all branch offices.

Number of loans made	10,530
Total amount of loans — net of charges	$ 174,126,189
Total loans — outstanding as of 12/31/84	$ 21,518
Total amount outstanding — net of charges	$ 307,501,118

Business Loans

The Consumer Finance and Consumer Installment Loan Acts authorize a licensee to make business loans without written authorization from the Director. Such loans may be examined by the Division to ensure compliance with the Banking and Interest Acts.

Number of loans made	2,481
Total amount of loans — net of charges	$ 20,638,715

Income Tax Preparation

An OBA has been granted to thirteen licensed credit companies to engage in the business of income tax preparation. Their volume in this business is indicated below:

Number of tax forms prepared	4,622
Total charges collected for services	$ 538,103

Motor Club Memberships

An OBA to sell motor club memberships has been issued to twenty-five licensees as of June 30, 1985. Their volume is indicated below:

Number of memberships sold	25,293
Total gross charges from memberships	$ 1,681,682

REAL ESTATE TITLE INSURERS
CONSOLIDATED ANNUAL STATEMENT
DECEMBER 31, 1982–1983–1984

The Director has issued eighteen Certificates of Authority to insure or guarantee title to real estate in the State of Illinois. This figure has risen gradually from a total of eleven in 1975. The certificate authorizes a corporation duly registered to do business in Illinois to contract to indemnify a real estate owner in the event the company's title findings are erroneous. Of the current eighteen certified title insurers, four are headquartered in Illinois and fourteen are headquartered in other states.

The insurers are each examined annually by the Division to ensure acceptable management practices and no evidence of financial impairment. The depressed housing market resulted in losses for the industry in 1980 and 1981 as well as most of 1982. Lower interest rates and an improving economy since the last quarter of 1982 are reflected in the industry's increased volume and profitability. For the protection of the insured, each certified title insurer must deposit with the Department of Financial Institutions $50,000 in approved securities plus $5,000 for each additional county in which the insurer operates to a maximum of $500,000.

	1982	1983	1984
Assets			
Bonds (1)	$ 481,042,752	$ 456,599,951	$ 367,522,574
Preferred Stock (2)	18,141,735	33,641,114	36,033,804
Common Stock	155,415,310	205,148,915	436,110,583
Mortgage Loans on Real Estate	71,299,185	45,943,877	41,997,684
Real Estate Occupied by the Company (3)	61,083,062	93,980,878	65,581,864
Other Properties (3)	8,766,869	11,526,613	20,877,632
Collateral Loans	10,071,754	12,603,030	11,091,239
Cash	82,085,003	150,591,183	300,086,715
Title Plant	113,452,932	124,378,572	147,600,900
Title Insurance Premiums & Fees Receivable	74,727,024	61,639,848	61,840,364
Federal Income Tax Receivable	19,793,777	15,820,469	11,630,544
Accrued Interest, Dividend & Real Estate Income	8,572,896	8,519,956	11,393,502
Other Assets	114,960,222	142,157,903	132,827,247
Total Assets (4)	$ 1,219,412,521	$ 1,362,552,309	$ 1,644,594,652
Liabilities			
Reserve for Undetermined Title Losses of Which Notice Has Been Received	$ 115,173,031	$ 216,206,215	$ 265,067,131
Statutory Premium Reserve	398,284,069	373,806,634	428,156,361
Other Reserves	3,296,485	19,521,542	3,668,377
Charges Due Attorneys, Agents & Real Estate Brokers	410,675	742,135	984,016
Other Expenses Payable (Excluding Taxes, Licenses & Fees)	122,132,924	47,029,903	52,365,564
Taxes, Licenses & Fees	11,535,278	17,113,568	14,915,046
Federal Income Tax	236,454	33,890,220	10,401,944
Borrowed Money	20,808,499	15,597,550	29,977,079
Interest on Borrowed Money	704,795	1,157,320	713,466
Premiums Received in Advance	2,608,164	2,596,902	1,816,287
Withheld or Retained for Account of Others	86,564,725	3,595,131	6,837,571
Unpaid Dividends	-0-	128,846	-0-
Other Liabilities	42,263,032	29,903,946	89,602,220
Total Liabilities	$ 804,018,131	$ 761,289,912	$904,505,062
Surplus and Other Funds			
Paid up Capital	$ 114,631,627	$ 187,463,008	$ 217,481,146
Surplus	158,290,162	231,256,293	240,398,342
Special Surplus	(7,198,151)	(11,020,424)	5,535,427
Unassigned Surplus	151,496,465	193,908,427	276,736,475
Less Treasury Stock			
Common	1,550,806	(70,000)	(61,800)
Preferred	274,907	(274,907)	-0-
Total Surplus as Regards Policyholders	$ 415,394,390	$ 601,262,397	$ 740,089,590
Total Liabilities Surplus & Other Funds	$ 1,219,412,521	$ 1,362,552,309	$ 1,644,594,652
TOTAL PREMIUMS WRITTEN	$ 26,978,717	$ 45,679,592	$ 53,646,998

FOOTNOTES
(1) Bond listed at Amortized Book Value
(2) Stock listed at Market Value
(3) Book Value of Real Estate less Encumberances
(4) Net admitted assets

FINANCIAL PLANNING & MANAGEMENT SERVICES

This Act regulates the business of managing the financial affairs of individuals and the distribution of money to their creditors. Licensees are examined annually by the Division to confirm adherence to the provisions of the Act. During the year, the Advisory Board created by the Act met with the Division Supervisor to review trends within the industry. The Board made a formal request for the Director of Financial Institutions to pursue the question of licensing non-profit corporations engaged in the business of performing debt management service. In response to a letter from the Director, the Attorney General's office advised that non-profit corporations are specifically exempt and licensing of such would require legislative amendments. Nineteen examinations were conducted during the year to ensure compliance with the Act and responsible accounting of the consumer's money. The number of licensed Financial Planning & Management Services operations in the State of Illinois has risen gradually from 13 in 1980 to 19 as of June 30, 1985.

Year	Number of Licenses
1980	13
1981	14
1982	15
1983	15
1984	19
1985	19

FOREIGN EXCHANGE ACT

This Act regulates the buying and selling of foreign exchange and transmission or transfer of money to foreign countries. Governmental departments or offices and corporations organized under the general banking laws of this state or of the United States are excluded from coverage under this Act. For the protection of the user of a foreign exchange, each licensed firm must maintain an approved bond in the sum of $25,000 on deposit with the Department. The Director may upon his own motion, and shall upon verified complaint, investigate the actions of any licensee. The number of Foreign Exchange Act licensees has risen gradually the past few years as indicated below:

Year	Number of Licensees
1980	5
1981	5
1982	5
1983	7
1984	8
1985	10

SALE OF EXCHANGE ACT

In accordance with the provisions of this statute, the Division regulates selling or issuing exchange at multiple locations through agents, sub-agents or representatives as a service or for a fee or other consideration. Exchange is defined as any check, draft, money order or other written instrument for transmission or payment of money or credit, but does not mean money or the currency of any nation. The Director has issued thirteen Sales of Exchange Licenses as of June 30, 1985. Each licensee must furnish a corporate surety bond up to $1,000,000 depending on volume of business.

The Sale of Exchange Act is **not** applicable to:

Government Departments;

Corporations organized under the general banking laws of this state or of the United States who issue or sell their exchange;

Persons licensed as a currency exchange.

Those authorized to operate under the Sale of Exchange Act are audited annually by certified public accountants who submit a copy of their report to the Department in accordance with the provisions of the Act. In addition, each authorized firm submits an annual report to the Department on or before the first day of December for the preceding fiscal year. The Act defines the fiscal year as October 1 through the next succeeding September 30.

SAFE DEPOSIT BOXES

The Division monitors adherence to the Act that licenses and regulates the keeping and letting of private safe deposit boxes as opposed to those associated with banks or savings and loan associations. The current licensees of the Safe Deposit Act total fifteen and have remained fairly constant over the past few years. Licensees are inspected annually by the Department for compliance with the provisions of the Act.

The Division has observed a change in the character of the business. The newly licensed companies intend to solicit corporations or individuals with specific needs which can only be satisfied by unusual services such as seven-day-a-week availability, sophisticated state-of-the-art security systems and security conference rooms for confidential meetings.

Number of Licenses

1980	15
1981	16
1982	18
1983	19
1984	18
1985	15

DEVELOPMENT CREDIT CORPORATION ACT

The Illinois Development Credit Corporation Act became effective in 1982, updating the 1965 Act. Such corporations are to make loans to small or medium-sized businesses which otherwise would be unable to obtain financing through more conventional sources. The purpose of the Act is to enhance the economic welfare of the state and to provide maximum opportunities for employment. Articles of Incorporation and Certificate of Incorporation are reviewed by the Director of Financial Institutions.

DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT DIVISION

FY85 LICENSEES
CONSUMER FINANCE ACT

CONSUMER FINANCE ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	General Fin Corp 1704 Broadway	153
	Heights Fin Corp 1201 Hampshire	445
	Household Fin Corp 3116 Broadway	737
	ITT Thorp Corp 3600 Main St	33
	Quinsippi Loan Co 601 Hampshire St	118
	Alexander County	
McClure	Mid-South Finance Co Hwy 146, Box 196-A	97
	Boone County	
Belvidere	Credithrift of America Inc 406 S State Street	420
	Bureau County	
Princeton	Credithrift of America Inc 414 S Main St	480
	Champaign County	
Champaign	Associates Consumer Fin Co 2003 Round Barn Road	500
	Beneficial Fin Co of Ill Inc 1912-C Round Barn Road	279
	Central Fin Loan Corp 304 S Neil Street	243
	#7 Credithrift of America Inc 505 S Neil Street	98
	General Finance Corp of Ill 18-B Country Fair Ctr	67
	Heights Fin Corp 2104 W Springfield	811
	Household Fin Corp 1914-C Round Barn Shp Ctr	194
	ITT Thorp Corp 2108 W Springfield	186
	Personal Finance Co Country Fair Shp Ctr	104

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Security Pacific Fin Corp 115 N Neil St	100
Urbana	Credithrift of America Inc 211 E Green St	393
	Heights Fin Corp 1717 S Philo Road	816
	Christian County	
Taylorville	Heights Fin Corp 100 S Main St	224
	Clay County	
Flora	Credithrift of America Inc 119 W North Ave	244
	Coles County	
Charleston	Heights Finance Corp 708 Jackson Street	637
	Personal Fin Co 10 Lincoln Avenue	96
Mattoon	Credithrift of America Inc 1516 Broadway	292
	Cook County	
Barrington	Credithrift of America Inc 700 S Northwest Highway	880
Bedford Park	Burbank Finance Co 5245 W 73rd	493
Berwyn	Household Finance Corp 7044 W Cermak Road	4
Bridgeview	General Finance Corp 8743 S Harlem	42
Broadview	Blazer Financial Service Inc 1723 W Roosevelt Road	651
Brookfield	General Finance Corp 9036 W Ogden	129
Buffalo Grove	Household Finance Corp 400-K W Dundee Rd	113
Burbank	Mercury Finance Co 4826 W 79th	177
Calumet City	Associates Consumer Fin Co 2020 E 159th St	527

Cook County

Calumet City	Beneficial Fin Co of Illinois 1086 Sibley Blvd	489
	General Finance Corp 2036 E Sibley Blvd	52
Calumet Park	Household Finance Corp 1330 W 127th St	354
Chicago	Adminco Inc 1111 W Washington St	533
	All State Credit Corp 5829 W Irving Park Road	423
	Beneficial Fin Co of Ill Inc 4012 W 79th St	283
	Blazer Fin Services Inc 2212 W 95th St	669
	Bonlar Loan Co Inc 2247 W Lawrence Ave	335
	CIT Fin Services Inc 3201 N Cicero Ave	436
	CIT Fin Services Inc 4355 S Kedzie Ave	49
	Cosmat Loan Co 3601 W Belmont Ave	646
	Dr's Fin League 7107 W Belmont	43
	Federal Loan Corp 30 W Washington St-Rm 1024	400
	General Finance Corp 6044 W North Ave	149
	General Finance Corp 3040-42 W Peterson Ave	87
	General Finance Corp 6411 N Western Ave	63
	General Finance Corp 5314 W Lawrence Ave	65
	General Finance Corp 6331 S Kedzie Ave	69
	General Finance Corp 1614 W Belmont Ave	83
	General Finance Corp 4284 S Archer Ave	50
	General Finance Corp 4013 W 26th St	80
	General Finance Corp 9513 S Western Ave	55

Cook County

Chicago	General Finance Corp 109 N Dearborn St	85
	General Finance Corp 3409 W Lawrence Ave	70
	General Finance Corp 5710 N Broadway	56
	General Finance Corp 3133 N Central Ave	58
	General Finance Corp 3207 N Milwaukee Ave	86
	General Finance Corp 3005 E 92nd St	62
	General Finance Corp 11850 S Western Ave	89
	General Finance Corp 4401 W 63rd St	76
	General Finance Corp 7149 W Belmont Ave	88
	General Finance Corp 4658 S Ashland Ave	103
	Great American Fin Corp 205 W Wacker Drive	229
	Household Fin Corp 300 W Adams St	9
	Household Fin Corp 625 N Michigan Ave	289
	Household Fin Corp 3415 W Diversey Ave	306
	Household Fin Corp 9515 S Western Ave	529
	Household Fin Corp 4222½ S Archer Ave	569
	Household Fin Corp 5611 W Belmont	684
	Interdome Finance Co 4646 N Cumberland Ave	114
	Liberal Loan Corp 2535 S Pulaski Road	363
	Midland Fin Loan Co 7541 N Western Ave	760
	Nationwide Accep Corp 3435 N Cicero Ave	823
	Roosevelt Loan Co Inc 601 W Roosevelt Road	597

Cook County

Chicago	Security Pacific Fin Co 19 S LaSalle St	35
	Sir Finance Corp 330 S Wells	181
	Sora Loan Co Inc 2621 N Harlem Ave	624
Chicago Heights	Household Fin Corp 129 W Joe Orr Road	768
	Personal Fin Company 450 W 14th St	471
	Rooney Fin Corp of Chgo Hts 233 W Joe Orr Road	676
Cicero	General Finance Corp 6025 W Cermak Road	105
Countryside	ITT Thorp Corp 6246 Joliet Rd	182
Des Plaines	Associates Fin Corp 2602-A Dempster St	742
	Beneficial Fin Co of Ill Inc 617 W Golf Rd	634
	Five AVCO Fin Services Inc 2474 Dempster St	288
	General Finance Corp 1281 Elmhurst Road	111
	Household Fin Corp 824 Elmhurst Road	74
	ITT Thorp Corp 507 Northwest Hwy	3
Elmwood Park	Household Fin Corp 2388 N Harlem Ave	734
Evanston	General Finance Corp 828 Davis St	120
Hanover Park	General Finance Corp 2017 Irving Park Road	122
	Household Fin Corp 1452 Irving Park Road	703
Hazel Crest	Personal Fin Co 17507 S Kedzie Ave	841
Hickory Hills	CIT Fin Services Inc 8621 W 95th St	506
	Commercial Credit Loans 8705 W 95th St	77
	Security Pacific Fin Corp 7667 W 95th St	171

Cook County

Hoffman Estates	Associates Cons Fin Co 142 W Higgins Road	92
	Five AVCO Fin Services Inc 275 W Higgins Road	72
Hometown	Household Fin Corp 4112 Southwest Hwy	7
Homewood	Beneficial Fin Co of Ill Inc 18119 Dixie Highway	820
	Blazer Fin Services Inc 17934 S Halsted St	94
	General Finance Corp 17820 S Halsted	123
	Security Pacific Fin Corp 950 W 175th St	331
LaGrange	Financeamerica Corp 17 W Hill Grove	743
	Household Fin Corp 118 N LaGrange Road	478
Lansing	Fidelity Fin Services Inc 18525 Torrence Ave	522
Matteson	General Finance Corp 4519 W 211th St	130
	Household Fin Corp 4718 W Lincoln Highway	6
Melrose Park	General Finance Corp 158 N Broadway	136
Midlothian	General Finance Corp 14409 S Cicero	139
Morton Grove	General Finance Corp 8838 N Harlem	142
Mt Prospect	Household Fin Corp 1105 Mt Prospect Plz	832
Niles	Household Fin Corp 390 Golf Mill Shp Ctr	831
	Security Pacific Fin Corp 8565 W Dempster	178
Norridge	General Finance Corp 4104 N Harlem Ave	146
Northfield	E F Wonderlic & Assoc Inc 820 Frontage Rd	12
Northlake	ITT Thorp Corp 238 E North Ave	19
Oak Forest	Associates Cons Fin Co 5540 W 159th St	852

Cook County

Oak Lawn	Associates Cons Fin Co 9528 S Cicero Ave	267
	Beneficial Fin Co of Ill Inc 9600 S Cicero Ave	170
	Financeamerica Corp 9024 S Cicero	82
	Ford Motor Credit Co 10735 S Cicero Ave	488
	General Finance Corp 9535 S Cicero Ave	147
	ITT Thorp Corp 10832 S Cicero Ave	73
Oak Park	Reliable Credit Co 1103 Westgate Mall	362
	West Surburban Loan Co 507 S Oak Park Ave	728
Palatine	Beneficial Fin Co of Ill Inc 648 E Northwest Highway	771
	CIT Fin Services Inc 825 E Dundee Road	437
	General Finance Corp 105 S Northwest Hwy	150
	Household Fin Corp 609 N Hicks Road	373
	Norwest Fin Corp Ill 609 N Hicks Road	168
Palos Heights	Threadneedle Cr Corp 12650 S Harlem Ave	262
Park Forest	Credithrift of America Inc 2220 Western Ave	847
Park Ridge	Heights Fin Corp 100 S Prospect Ave	20
	Household Fin Corp 701 ½ Devon Ave	678
Schaumburg	Beneficial Fin Co of Ill Inc 825 W Higgins Road	426
	CIT Fin Services Inc 1221 E Golf Road	320
	Commercial Credit Loans Inc 416 W Higgins Road	339
	Ford Motor Credit Co 1375 Remington	352
	General Finance Corp 753 W Golf Road	160

Cook County

Schaumburg	Household Fin Corp 35 E Golf Road	360
	Norwest Fin Ill Inc 1111 N Salem Drive	36
	Security Pacific Fin Corp 1699 E Woodfield	858
Tinley Park	Beneficial Fin Co of Ill Inc 17127 S Harlem Ave	697
	Commercial Credit Loans Inc 15957 S Harlem Ave	720
	General Finance Corp 17348 S Oak Park Ave	164
	Household Fin Corp 6821 W 159th St	687
Westchester	Associates Cons Fin Co 9909 W Roosevelt Road	528
Wheeling	General Finance Corp 845 W Dundee Road	169
Wilmette	Household Fin Corp 3217 Lake Ave	701
Worth	Century Fin Co of Ill 6721 W 111th St	713

Crawford County

Robinson	Credithrift of America Inc 101 W Walnut St	395

DeKalb County

DeKalb	Associates Cons Fin Co 327 E Hillcrest Drive	107
	Household Fin Corp 345 E Lincoln Highway	773
Sandwich	Trico Finance Co 143 S Main	175
Sycamore	Heights Fin Corp 519 DeKalb Ave	163

DeWitt County

Clinton	Heights Fin Corp 200 E Main St	722

Douglas County

Tuscola	#7 Credithrift of America Inc 107 W Sale St	424
	First Money Inc 801 S Main St	341

DuPage County

Addison	General Finance Corp 617 W Lake	14
	Illinois Fin Service Inc 90 E Lake St	314
Bensenville	Beneficial Fin Co of Ill Inc 215 W Grand Ave	796
	Five AVCO Fin Services Inc 229 W Grand-#D	99
	Household Fin Corp 1081 S York Road	798
Downers Grove	Associates Cons Fin Co 408 W 75th St	282
	Beneficial Fin Co of Ill Inc 1028 Curtiss St	44
	Five AVCO Fin Services Inc 1913 W Ogden Ave	442
	General Finance Corp 5006 Main St	115
	Household Fin Corp 140 W Ogden Ave	387
Elmhurst	Beneficial Fin Co of Ill Inc 193 N York Road	516
	General Finance Corp 934 S York	117
Glen Ellyn	Household Fin Corp 466 Roosevelt Road	29
Lisle	Norwest Finance Illinois Inc 2773 Maple Ave	11
Naperville	Associates Cons Fin Co 1275 Naper Blvd	656
	General Finance Corp 931-C East Odgen Ave	145
	Household Fin Corp 1253 Ogden Ave-Ogden Plz	1
Oak Brook	Security Pacific Fin Corp 1900 Spring Road	765
Villa Park	CIT Fin Services Inc 126 W Roosevelt Rd	503
	Household Fin Corp 100-14 E Roosevelt Road	833
Westmont	Commercial Credit Loans Inc 679 N Cass Ave	525
Woodridge	ITT Thorp Corp 3016 Hobson Road	37

Edgar County

Paris	Credithrift of America Inc 101 N Central St	156

Effingham County

Effingham	Credithrift of America Inc 120 W Jefferson St	658
	Household Fin Corp S Rte 45 Village Sq Mall	375
	Personal Fin Co 206 N Banker St	383

Ford County

Paxton	Personal Fin Co 119 W Pells St	166

Franklin County

Benton	Benton Downstate Loan Co 602 W Side Square	464
	Personal Finance Company 1103 E Side Square	208
Thompsonville	Johnson Fin Co 105 S Main St	346
West Frankfort	Credithrift of America Inc 116 S Emma St	31
	Personal Fin Co 612 W Main St	40

Fulton County

Canton	Heights Finance Corp 303 N Main Street	563

Grundy County

Morris	Household Fin Corp 2411 Division St	231
	Personal Fin Co Bedford Shop Plz	469

Hamilton County

McLeansboro	Hamilton Cnty Ln Co Inc 206 S Washington St	323

Henry County

Kewanee	Credithrift of America Inc 119 W Second St	580
	Household Fin Corp 125 W South St	13

Iroquois County

Watseka	Personal Fin Co 200 E Walnut St	325

Jackson County

Carbondale	Credithrift of America Inc 526 E Main Street	711
	Rex Loan Co 215 W Walnut Street	385
Murphysboro	Credithrift of America Inc 1339 Walnut St	297
	Personal Finance Co Jackson Square Shp Ctr	141

Jefferson County

Mt Vernon	Commercial Credit Loans Inc 1601 Broadway	465
	Credithrift of America Inc 2020 Broadway	131
	Finance America 42nd & Broadway	66
	Germania Fin Corp 4201 Broadway	60
	Household Fin Corp 1121 W Broadway	18
	Personal Fin Co 120 S Ninth St	716

Jersey County

Jerseyville	Credithrift of America Inc 607 S State St	221

Kane County

Aurora	Aurora Finance Corp 24 E Downer Place	542
	Beneficial Fin Co of Illinois 347 Indian Trail	802
	Budget Finance Corp 15 N Broadway	712
	Commercial Credit Loans Inc 291 E Indian Trail	515
	Five AVCO Fin Services Inc 1731 N Farnsworth	873
	General Finance Corp 923 N Lake	10
	Heights Finance Corp 1460 Farnsworth	84

Kane County

Aurora	Household Finance Corp 44 E Galena Blvd	184
	ITT Thorp Corp 249 E Indian Trl Rd	215
Carpentersville	General Finance Corp 52 Meadowdale Ctr	154
	Illinois Fin Services Inc 111 Kennedy Memorial Dr	394
Elgin	Beneficial Fin Co of Ill Inc 75 Market St	210
	General Finance Corp 137 S Grove	116
	Household Fin Corp 167 E Chicago St	106
	ITT Thorp Corp 1665 Larkin	337
St Charles	General Finance Corp 1425 W Main St	162

Kankakee County

Bourbonnaise	ITT Thorp Corp 553 Main St	15
Kankakee	Credithrift of America Inc 138 N Schuyler	173
	General Finance Corp 35 Meadowview Shp Ctr	127
	Household Fin Corp 187 S Schuyler Ave	745
	Kankakee Invest Co Inc 258 E Court	81
	Personal Fin Co 31 Meadowview Cntr	769
Momence	Personal Fin Co 105 N Dixie Highway	137

Kendall County

Plano	Northern Ill Fin Co 206 Ben St	187

Knox County

Galesburg	Aetna Fin Co d/b/a ITT Thorp Corp 1865 N Henderson St Suite 8	207
	Associates Con Fin Co 336 E Main St	736

Knox County

Galesburg	Beneficial Finance 108 E Main St	47
	Credithrift of America Inc 351 E Main St	203
	Household Fin Corp 1978 N Henderson	222
	Norwest Fin Ill Inc 1950 N Henderson	30

Lake County

Antioch	Household Fin Corp 425 Lake Street	861
Fox Lake	General Finance Corp 17 S Hwy 12	121
Libertyville	Beneficial Fin Co of Ill Inc 703 N Milwaukee Ave	407
	Household Fin Corp 607 N Milwaukee Ave	48
	Illinois Fin Services Inc 1175 W Park Ave	128
Mundelein	General Finance Corp 463 Lake St	144
Waukegan	Beneficial Fin Co of Ill Inc 335 S Green Bay Road	544
	General Finance Co 533 S Lewis Ave	167
	Household Fin Corp 438 Lakehurst St	172
	ITT Thorp Corp 2770 Grand Ave	334
	Mercury Fin Co of Ill 426 S Green Bay Road	185

LaSalle County

Mendota	Heights Fin Corp 701 Washington St	565
Ottawa	Beneficial Fin Co of Ill Inc 108 W Madison St	260
	Heights Fin Corp 417 W Madison St	374
Streator	Credithrift of America Inc 601 E Main St	586
	Heights Fin Corp #1 Northpoint Dr-PO Bx 401	198
	Personal Fin Co 2102 N Bloomington St	200

Lawrence County

Lawrenceville	Credithrift of America Inc 1011 State St	401
	Personal Fin Co 1105 State St	135

Livingston County

Pontiac	Personal Fin Co 221 W Washington	377

Logan County

Lincoln	Heights Fin Corp 511 Broadway	196

Macon County

Decatur	Associates Consumer Fin Co 2001 N Water St	22
	Credithrift of America Inc 3143 N Woodford St	548
	Financeamerica Corp 1280 W Grand St	621
	General Finance Corp 2824 N Main St	110
	Household Fin Corp 3010 N Water St Store E-6B	24
	ITT Thorp Corp 2915 N Main St	810
	Personal Fin Co 1355 Rte 48 North	315

Macoupin County

Gillespie	Verticchio Bros Loan 201 S Macoupin St	206

Madison County

Alton	Alton Fin & Thrift Co 412 E Broadway	165
	Beacon Fin Co 1724 East Broadway	604
	Credithrift of America Inc 2520 State Street	840
	Germania Fin Corp 543 East Broadway	313
	Household Fin Corp 231 E Center Drive	183
Collinsville	Credithrift of America Inc 108 W Main St	457
	General Finance Corp 217 W Main	108

Madison County

Collinsville	Household Fin Corp 501 Beltline Rd Unit 20	706
Edwardsville	Gateway Loan Corp 314 N Main St	557
Godfrey	Associates Cons Fin Co 120 Beltline West	726
Granite City	Credithrift of America Inc 3801 Nameokia Road	453
	Household Fin Corp 3401 Nameokia Road	874
	Norwest Finance Ill Inc 3224 Nameokia Road	53
Madison	Gateway Loan Corp 1223 Madison Ave	853

Marion County

Centralia	Credithrift of America Inc 313-315 E Broadway	64
	Personal Finance Company 1047 W Broadway	95
Salem	Credithrift of America Inc 306 N Walnut	456
	Heights Fin Corp 106 W Main St	369
	Personal Fin Co Westgate Shop Ctr	51

Massac County

Metropolis	Credithrift of America Inc 116 W Seventh St	217

McDonough County

Macomb	Heights Fin Corp 1520 E Jackson Rd	577

McHenry County

Crystal Lake	General Finance Corp 1-D Crystal Lake Plaza	109
	Heights Fin Corp 459 Virginia St	602
	Household Fin Corp 230 Virginia St	79
McHenry	General Finance Corp 900 Front Street	132
	Heights Fin Corp 803 Front St–Suite B	677

McHenry County

Woodstock	Associates Cons Fin Co 2205 S Eastwood Dr–St Rte 47	803
	Heights Fin Corp 235 Washington St	152

McLean County

Bloomington	Credithrift of America Inc 1212 Towanda Ave	102
	Five AVCO Fin Services Inc 1701 E Empire St	46
	Heights Fin Corp 1500 E Empire	609
	Household Fin Corp 1500 E Empire-Colonial Plz	209
	Personal Fin Company 2401 E Oakland Ave	38
Normal	Beneficial Fin Co of Ill 1503 E College Ave	174

Montgomery County

Hillsboro	Heights Fin Corp 225 S Main St	449
Litchfield	Heights Fin Corp 110 E Ryder St	491
	Litchfield Loan Co 112 W Ryder St	592

Morgan County

Jacksonville	Credithrift of America Inc 414 S Main St	392
	Heights Fin Corp 217 Lincoln Sq Shop Ctr	661

Moultrie County

Sullivan	Heights Fin Corp 15 S Main St	450

Ogle County

Rochelle	Heights Fin Corp Mary Mart Drive–PO Bx 373	133

Peoria County

Peoria	Associates Cons Fin Co 4501 Sterling	190
	Beneficial Fin Co of Ill Inc 3927 N University Ave	148
	CIT Fin Services Inc 4507 N Sterling Ave–Ste 202	179

Peoria County

Peoria	#7 Credithrift of America Inc 4718 N Sheridan Road	762
	Finance America 7820 N University	479
	General Finance Corp 4630 War Memorial	151
	Heights Fin Corp 2601 Westlake Ave–Bx 3215	537
	Heights Fin Corp 2212 SW Adams St	767
	Heritage Financial Corp Junction Cty Shpg Ctr	134
	Household Fin Corp 4501 War Memorial Drive	101
	ITT Thorp Corp 4615–17 N University	645
	ITT Thorp Corp 113 E McClure	251
	Norwest Fin Ill Inc 4507 N Sterling Ave	265
	Oneida Loan Co Inc 511 W Main St	268
	Peoria Loan Service Inc 4700 W University Ave	189
	Personal Finance 3037 N Sterling	61

Perry County

DuQuoin	Heights Fin Corp 34 N Division St	301
	Personal Fin Corp 109 E Main St	264
Pinckneyville	Personal Fin Co 601 S Main	112

Randolph County

Sparta	Heights Fin Corp North Town Ctr–Suite 4	721

Richland County

Olney	Credithrift of America Inc 323 S Whittle Ave	349
	Personal Fin Co 110 Whittle Ave	246

Rock Island County

East Moline	Five AVCO Fin Services Inc 4139 Kennedy Drive	499
Moline	Associates Cons Fin Co 1569 Blackhawk Rd	603
	Beneficial Fin Co of Ill Inc 3614–23rd Ave	17
	Credithrift of America Inc 3401–16thSt	755
	General Finance Co 4101 23rd Ave	141
	Household Fin Corp 1622 Fifth Ave	39
	Illinois Morris Plan 2350 41st	34
	Norwest Fin Ill Inc 4327–23rd Ave	248
	ITT Thorp Corp 3450–38th Ave	8
	Security Pacific Fin Corp 1531–47th Ave	815
Rock Island	Credithrift of America Inc 3725 Blackhawk Rd	581
	Heights Fin Corp 323–18th St	368
	Norwest Fin Ill Inc 3416 Blackhawk Rd	682

Saline County

Harrisburg	Credithrift of America Inc Parker Shop Ctr Plz–Suite 15	417
	Personal Fin Co 22 S Main St	460

Sangamon County

Springfield	Beneficial Fin Co of Ill Inc 2 Drawbridge Road	839
	CIT Fin Services Inc 2387 W Monroe–Suite 141	285
	Commercial Credit Loans Inc 1750 Wabash Ave–Suite B	553
	Credithrift of America Inc 212 S Grand Ave East	783
	Eagle Fin Corp 321 S 6th St	41
	Financeamerica Corp 820 S Ninth St	54

Sangamon County

Springfield	Heights Fin Corp 1818 Stevenson Drive	299
	Household Fin Corp 3067 S 31st St Dirksen Pkwy	865
	Huffman Fin Co 424 E Monroe	68
	ITT Thorp Corp 104 Sherwood Plaza	227
	ITT Thorp Corp 2945 Clear Lake Ave	384
	Royal Finance Co of America 1600 S Dirksen Pkwy	124

Shelby County

Shelbyville	Personal Fin Co 145 E Main St	247

St Clair County

Belleville	Arch Finance Company 9400 W Main St	78
	Associates Consumer Fin Co 40 Country Club Plaza	416
	CIT Financial Services Inc 6401 "F" West Main	191
	Credithrift of America Inc Store #8 Bellevue Park Plz	237
	Household Fin Corp 221 E Main Street	826
	Mercury Finance Co of Il 1505 Scott Dr	176
Cahokia	Norwest Fin Ill Inc 1647 Camp Jackson Road	353
East St. Louis	City Loan Co 327 Missouri Ave	496
	Illinois Acceptance 327 Missouri	595
Fairview Heights	Associates Cons Fin Co 704 Lincoln Highway	421
	Beneficial Finance Co 20 Crossroads Center	45
	Heights Fin Corp Concord Plz Shp Ctr Ste #7	159
	Norwest Fin Ill Inc 714 Lincoln Hwy	71
O'Fallon	Germania Fin Corp 400 S Lincoln	372

Stephenson County

Freeport	Five AVCO Fin Services Inc 322 N Park Blvd	342
	Household Fin Corp 1251 W Galena Ave	27

Tazewell County

Pekin	Credithrift of America Inc 524½ Court St	382
	Heights Fin Corp 1418 N 8th St	90
	ITT Thorp Corp 2210 Court St	219
	Personal Finance Co 402 Court St	75

Union County

Anna	Credithrift of America Inc 322 S Main St	312

Vermilion County

Danville	Commercial Cr Loans Inc 21 W Harrison St	32
	Credithrift 2830 N Vermilion St	316
	Heights Fin Corp 3124 N Vermilion St	23
	Aetna Fin Corp d/b/a ITT Thorp Corp 423 Gilbert	201
	Personal Fin Co Unit B-Holiday Sq 11 Shp Ctr	91
Westville	Personal Fin Co 102 S State St	271

Wabash County

Mt Carmel	Credithrift of America Inc 730 Market St	223

Wayne County

Fairfield	Personal Fin Co 111 N Main St	857

White County

Carmi	Carmi Downstate Loan Co 207 E Main Street	611

Whiteside County

Rock Falls	Credithrift of America Inc 611 S First Ave	26

Whiteside County

Sterling	Five AVCO Fin Serv Inc 2901 Lincolnway	321
	Heights Fin Corp 2321 E Lincolnway	509
	Household Fin Corp 20 E Thrid St	692

Will County

Bolingbrook	Five AVCO Fin Services Inc Bolingbrook Quadrangle Lilly Cache Lane	398
	General Finance Corp 427 Bolingbrook Dr (Rte 53)	25
	Household Fin Corp 116 Bolingbrook Dr Briar Sq	475
Joliet	Beneficial Fin Co of Ill Inc 3111 W Jefferson	752
	CIT Fin Services Inc 2222 Plainfield Rd	408
	Commercial Cr Loans Inc 2357-A Plainfield Rd	541
	Credithrift of America Inc 1110 W Jefferson St	484
	General Finance Corp 37 E Cass St	125
	General Finance Corp 2116 W Jefferson	126
	Household Fin Corp 2233 W Jefferson St	28
	ITT Throp Corp Larkin and Rte 30	230
	Norwest Fin Ill Inc 121 Springfield Ave	311
	Personal Fin Co 1020 W Jefferson St	326
	Rooney Fin Corp of Will Cty 1256 W Jefferson St	787
Lockport	Personal Fin Co 914 Garfield Ave	654
Wilmington	Personal Fin Co Unit #4 Winchester Green Ctr	872

Williamson County

Herrin	Credithrift of America Inc 3 North Park Ave	138

Williamson County

Herrin	Personal Fin Co 108 W Cherry St	689
Marion	Credithrift of America Inc 215 N Market	432
	Heights Fin Corp 1108-F N Carbon St	5
	Household Fin Corp 1205 Public Square	474
	Personal Fin Co 1117 N Carbon St	830

Winnebago County

Loves Park	Credithrift of America Inc 6412 N Second St	545
	Five AVCO Fin Services Inc 6127 N Second St	59
	Heights Fin Corp 5455 N Second St	304
Rockford	Associates Cons Fin Co 3502 E State	675
	Beneficial Fin Co of Ill Inc 3806 E State St	140
	CIT Fin Services Inc 4221 E State St	643
	Credithrift of America Inc 3006 Charles St	855
	General Finance Corp 231 N Church	158
	General Finance Corp 4223 E State	157
	Heights Fin Corp 4010 E State St	838
	Household Fin Corp 2410 S Alpine Rd	868
	Illinois Fin Services Inc 7-Seventh St	293
	Norwest Fin Ill Inc 4437 E State St	817
	ITT Thorp Corp 4766 E State St	485
	ITT Thorp Corp 3219 N Main St	273

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
CONSUMER INSTALLMENT LOAN ACT

CONSUMER INSTALLMENT LOAN ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	General Fin Corp of Ill 1704 Broadway	156
	Heights Fin Corp 1201 Hampshire	981
	Household Fin Corp 3116 Broadway	515
	ITT Thorp Corp 3600 Main St	425
	Quinsippi Loan Co 601 Hampshire St	152
	Alexander County	
McClure	Mid-South Finance Hwy 146 Box 196-A	329
	Boone County	
Belvidere	Credithrift of America Inc 406 S State Street	941
	Bureau County	
Princeton	Credithrift of America Inc 414 S Main St	961
	Champaign County	
Champaign	Associates Consumer Fin Co 1603 W Springfield St	435
	Beneficial Fin Co of Ill Inc 1912-C Round Barn Rd	360
	Central Fin Loan Corp 304 S Neil Street	446
	#7 Credithrift of America Inc 505 S Neil Street	865
	Five AVCO Fin Services Inc 802 Bloomington Road	291
	General Finance Co of Ill 18-B County Fair Ctr	186
	Heights Fin Corp 2104 W Springfield	911
	Household Fin Corp 1914-C Round Barn Shp Ctr	340
	ITT Thorp Corp 2108 W Springfield	493

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Personal Finance Corp 18-B County Fair Ctr	137
	Security Pacific Fin Corp 115 N Neil St	326
Urbana	Credithrift of America Inc 211 E Green St	966
	Heights Fin Corp 1717 S Philo Road	651
	Christian County	
Taylorville	Heights Fin Corp 100 S Main St	726
	Clay County	
Flora	Credithrift of America Inc 119 W North Ave	946
	Coles County	
Charleston	Heights Finance Corp 708 Jackson Street	91
	Personal Fin Co 10 Lincoln Avenue	348
Mattoon	Credithrift of America Inc 1516 Broadway	938
	Cook County	
Barrington	Credithrift of America Inc 700 S Northwest Highway	901
Bedford Park	Burbank Fin Corp 5245 W 73rd St	571
Berwyn	Household Finance Corp 7044 W Cermak Road	184
	Five AVCO Fin Serv 6434 W Cermak Rd	140
Bridgeview	General Finance Corp of Ill 8743 S Harlem Ave	107
Broadview	Blazer Financial Service Inc 1723 W Roosevelt Road	139
Brookfield	General Finance Corp 9036 W Ogden Avenue	255
Buffalo Grove	Household Finance Corp 400-K W Dundee Rd	347

Cook County

Burbank	Mercury Finance Co 4826 W 79th St	165
Calumet City	Associates Consumer Fin Co 2020 E 159th St	802
	General Fin Corp of Illinois 2036 E Sibley Blvd	185
	Transamerica Fin Services 1600 167th St	63
Calumet Park	Household Finance Corp 1330 W 127th St	37
Chicago	All State Credit Corp 5829 W Irving Park Road	810
	Beneficial Fin Co of Ill Inc 4012 W 79th St	602
	Blazer Fin Services Inc 2212 W 95th St	464
	Bonlar Loan Co Inc 2247 W Lawrence Ave	99
	CIT Fin Services Inc 3201 N Cicero Ave	81
	CIT Fin Services Inc 4355 S Kedzie Ave	83
	Cosmat Loan Co 3601 W Belmont Ave	647
	Dr's Fin League 7107 W Belmont	41
	Five AVCO Fin Svcs 5817 S Archer	200
	Five AVCO Fin Svcs 3008 N Ashland Ave	203
	General Finance Corp 6044 W North Ave	212
	General Fin Corp of Ill 6411 N Western Ave	198
	General Fin Corp of Ill 3005 E 92nd St	282
	General Fin Corp of Ill 109 N Dearborn St	264
	General Fin Corp of Ill 4284 S Archer Ave	258
	General Fin Corp of Ill 3409 W Lawrence Ave	267
	General Fin Corp 5710 N Broadway	270

Cook County

Chicago	General Fin Corp of Ill 3205 N Milwaukee Ave	281
	General Fin Corp of Ill 3133 N Central Ave	276
	General Fin Corp of Ill 11850 S Western Ave	472
	General Fin Corp of Ill 4658 S Ashland Ave	869
	General Fin Corp of Ill 1614 W Belmont	246
	General Fin Corp of Ill 4013 W 26th St	259
	General Fin Corp of Ill 6331 S Kedzie Ave	221
	General Fin Corp of Ill 5314 W Lawrence Ave	207
	General Fin Corp of Ill 7149 W Belmont Ave	703
	General Fin Corp of Ill 4401 W 63rd St	697
	General Fin Corp of Ill 3040-42 W Peterson Ave	49
	General Fin Corp of Ill 9513 S Western Ave	262
	Great American Fin Corp 205 W Wacker Drive	930
	Household Fin Corp 300 W Adams St	25
	Household Fin Corp 625 N Michigan Ave	229
	Household Fin Corp 3415 W Diversey Ave	21
	Household Fin Corp 9515 S Western Ave	52
	Household Fin Corp 4222½ S Archer Ave	46
	Household Fin Corp 5611 W Belmont	56
	Interdome Finance Co 4646 N Cumberland	167
	The Madison Corp 20 N Michigan	439
	Mellon Fin Services Corp 3234 N Central Ave	45

	Cook County	
Chicago	Mellon Fin Services Corp 4371 S Archer Ave	32
	Mellon Fin Serv Corp 10027 S Western	55
	Midland Fin Loan Co 7541 N Western Ave	427
	Nationwide Accep Corp 3435 N Cicero Ave	458
	PSFS Credit Corp 135 S LaSalle St	459
	Puritan Fin Plan Inc 55 W Monroe St-Suite 3890	314
	Security Pacific Fin Co 19 S LaSalle St	187
	Sora Loan Co Inc 2621 N Harlem Ave	684
	Transamerica Fin Services 7601 S Kostner	43
	Turner Accep Corp 4450 N Western Ave	29
Chicago Heights	Household Fin Corp 129 W Joe Orr Road	160
	Personal Fin Company 450 W 14th St	643
	Rooney Fin Corp of Chgo Hts 233 W Joe Orr Road	774
Cicero	General Fin Corp of Ill 6025 W Cermak Road	283
Countryside	ITT Thorp Corp 6246 Joliet Road	131
Des Plaines	Associates Fin Corp 2602-A Dempster St	536
	Beneficial Fin Co of Ill Inc 617 W Golf Rd	582
	Five AVCO Fin Services Inc 2474 Dempster St	80
	General Fin Corp of Ill 1281 Elmhurst Rd	397
	Household Fin Corp 824 Elmhurst Road	130
	ITT Thorp Corp 507 Northwest Hwy	123
	Mellon Fin Services Inc 743 W Golf Road	10

	Cook County	
Elmwood Park	Household Fin Corp 2388 N Harlem Ave	117
Evanston	General Fin Corp of Ill 828 Davis St	220
Hanover Park	General Fin Corp of Ill 2017 Irving Park Road	611
	Household Fin Corp 1452 Irving Park Road	5
Harwood Hts	Five AVCO Fin Svcs 5142 N Harlem	144
Hazel Crest	Personal Fin Co 17507 S Kedzie Ave	644
Hickory Hills	CIT Fin Services Inc 8621 W 95th St	386
	Commercial Credit Loans 8705 W 95th St	998
	Security Pacific Fin Corp 7667 W 95th St	187
Hillside	Fleet Mortgage Corp 4415 W Harrison Street	35
Hoffman Estates	Associates Cons Fin Co 142 W Higgins Road	654
	Five AVCO Fin Services Inc 275 W Higgins Road	2
Hometown	Household Fin Corp 4112 Southwest Hwy	7
Homewood	Beneficial Fin Co of Ill Inc 18119 Dixie Highway	578
	Blazer Fin Services Inc 17934 S Halsted St	484
	Fleet Mrg Corp 17924 S Halsted	124
	General Fin Corp of Ill 17820 S Halsted	860
	Security Pacific Fin Corp 950 W 175th St	732
LaGrange	Financeamerica Corp 17 W Hill Grove	811
	Household Fin Corp 118 N LaGrange Road	575
Lansing	Fidelity Fin Services Inc 18525 Torrence Ave	579
Matteson	General Fin Corp of Ill 4519 W 211th St	218

Cook County

Matteson	Household Fin Corp 4718 W Lincoln Highway	62
	Transamerica Fin Services 255 Lincoln Mall	53
Maywood	Fidelity Fin Serv Inc 1701 S First Ave	42
	Harris Loan & Mrtg Corp 1701 S First Ave	389
Melrose Park	General Fin Corp of Ill 158 N Broadway	208
Midlothian	General Fin Corp of Ill 14409 S Cicero Ave	217
Morton Grove	General Fin Corp of Ill 8838 N Harlem Ave	311
Mt Prospect	Household Fin Corp 1105 Mt Prospect Plz	247
Niles	Household Fin Corp 390 Golf Mill Shp Ctr	254
	Security Pacific Fin Corp 8865 W Dempster	129
Norridge	General Fin Corp of Ill 4104 N Harlem Ave	135
	Mellon Fin Services Corp 7044 Forest Preserve Drive	59
Northfield	E F Wonderlic & Assoc Inc 820 Frontage Rd	11
Northlake	ITT Thorp Corp 238 E North Ave	305
	Mellon Fin Services Corp 24 E North Ave	40
Oak Forest	Associates Cons Fin Co 5540 W 159th St	396
Oak Lawn	Associates Cons Fin Co 9528 S Cicero Ave	223
	Beneficial Fin Co of Ill Inc 9600 S Cicero Ave	561
	Financeamerica Corp 9024 S Cicero	876
	Five AVCO Fin Services Inc 6305 W 95th St	621
	Ford Motor Credit Co 10735 S Cicero Ave	120
	General Fin Corp of Ill 9535 S Cicero Ave	199

Cook County

Oak Lawn	ITT Thorp Corp 10832 S Cicero Ave	312
	Mellon Fin Services Corp 4237 W 95th St	30
Oak Park	Mellon Fin Services Corp 6905 W North Ave	4
	Reliable Credit Co 1103 Westgate Mall	96
Orland Park	Transamerica Fin Services 508 Orland Square Mall	73
Palatine	Beneficial Fin Co of Ill Inc 648 E Northwest Highway	563
	CIT Fin Services Inc 825 E Dundee Road	895
	General Fin Corp of Ill 105 S Northwest Highway	50
	Household Fin Corp 609 N Hicks Road	535
	Norwest Fin Corp Ill 609 N Hicks Rd	6
Palos Heights	Threadneedle Cr Corp 12650 S Harlem Ave	87
	Fidelity Fin Svcs Inc 10125 Roberts Rd	15
Park Forest	Credithrift of America Inc 2220 Western Ave	943
Park Ridge	Heights Fin Corp 100 S Prospect Ave	23
	Household Fin Corp 701½ Devon Ave	261
Rolling Meadows	Mellon Fin Services Corp 3143 Kirchoff Road	12
Schaumburg	American Fam Fin Svc Inc 1501 Woodfield Road	66
	Beneficial Fin Co of Ill Inc 825 W Higgins Road	38
	CIT Fin Services Inc 1221 E Golf Road	183
	Citicorp Person/Person Fin Ctr 999 Plaza Drive	404
	Commercial Credit Loans Inc 336 W Higgins Rd	337
	Ford Motor Credit Co 1375 Remington	102

Cook County

Schaumburg	General Fin Corp of Ill 753 W Golf Road	507
	Household Fin Corp 35 E Golf Road	521
	Mellon Fin Services Corp 1917 Irving Park Road	302
	Norwest Fin Ill Inc 1111 N Salem Drive	31
	Security Pacific Fin Corp 1699 E Woodfield	757
	Transamerica Fin Services 2025 Algonquin Road	433
	US Life Credit Corp 1027 E State Parkway	26
Skokie	Allstate Enterprises Fin Corp 7770 Frontage Rd	194
	Sko-Fed Credit Corp 5105 W Oakton	61
	Transamerica Fin Services 8707 Skokie Blvd	28
Tinley Park	Beneficial Fin Co of Ill Inc 17127 S Harlem Ave	649
	Commercial Credit Loans Inc 15957 S Harlem Ave	659
	General Fin Corp of Ill 17348 S Oak Park Ave	47
	Household Fin Corp 6821 W 159th St	279
	Mellon Fin Services Corp 8841 W 159th St	181
Westchester	Associates Cons Fin Co 9909 W Roosevelt Road	293
Wheeling	General Fin Corp of Ill 845 W Dundee Road	191
	Mellon Fin Services Corp 729 W Dundee Road	273
Wilmette	Household Fin Corp 3217 Lake Ave	76
Worth	Century Fin Co of Ill 6721 W 111th St	209

Crawford County

Robinson	Credithrift of America Inc 101 W Walnut St	962

DeKalb County

DeKalb	Associates Cons Fin Co 327 E Hillcrest Drive	244
	Household Fin Corp 345 E Lincoln Highway	163
Sandwich	Trico Finance Co 143 S Main St	126
Sycamore	Heights Fin Corp 519 DeKalb Ave	489

DeWitt County

Clinton	Heights Fin Corp 200 E Main St	676

Douglas County

Tuscola	#7 Credithrift of America Inc 107 W Sale St	868
	First Money Inc 801 S Main St	352

DuPage County

Addison	General Fin Corp of Ill 617 W Lake St	195
	Illinois Fin Services Inc 90 E Lake St	316
Bensenville	Beneficial Fin Co of Ill Inc 215 W Grand Ave	558
	Five AVCO Fin Services Inc 229 W Grand-#D	616
	Household Fin Corp 1081 S York Road	315
Bloomingdale	Transamerica Fin Services 425 Stratford Square Mall	84
Downers Grove	Associates Cons Fin Co 408 W 75th St	545
	Beneficial Fin Co of Ill Inc 1028 Curtiss St	359
	Five AVCO Fin Services Inc 1913 W Ogden Ave	303
	General Fin Corp of Ill 5006 Main St	109
	Household Fin Corp 140 W Ogden Ave	615
	Mellon Fin Services Corp 315 Ogden Ave	239
Elmhurst	Beneficial Fin Co of Ill Inc 193 N York Road	350

DuPage County

Elmhurst	Credithrift of America Inc 188 Industrial Drive	57
	General Fin Corp of Ill 934 S York St	111
Glendale Hts	Five AVCO Fin Serv Inc 1739 Bloomingdale	121
Glen Ellyn	Ford Motor Credit Co 739 Roosevelt Road	51
	Household Fin Corp 466 Roosevelt Road	300
Hinsdale	Commodore Fin Serv Corp 911 N Elm St	176
Lisle	Norwest Finance Co 2773 Maple Ave	69
Lombard	Old Stone Cr Corp of Ill 2 E 22nd St	147
	Transamerica Fin Services 631 E Butterfield Road	27
Naperville	Associates Cons Fin Co 1275 Naper Blvd	537
	General Fin Corp of Ill 931-C East Ogden Ave	574
	Household Fin Corp 1253 Ogden Ave-Ogden Plz	58
Oak Brook	Beneficial Ill Inc 1010 Jorie Blvd	17
	Security Pacific Fin Corp 1900 Spring Road	332
Villa Park	CIT Fin Services Inc 126 W Roosevelt Road	90
	Household Fin Corp 100-14 E Roosevelt Road	506
Westmont	Commercial Credit Loans Inc 679 N Cass Ave	997
Woodridge	ITT Thorp Corp 3016 Hobson Rd	78

Edgar County

Paris	Credithrift of America Inc 101 N Central St	960

Effingham County

Effingham	Credithrift of America Inc 120 W Jefferson St	945
	Household Fin Corp S Rte 45 Village Sq Mall	391

Effingham County

Effingham	Personal Fin Co 206 N Banker St	405

Ford County

Paxton	Personal Fin Co 119 W Pells St	577

Franklin County

Benton	Personal Finance Company 1103 E Side Square	414
Thompsonville	Johnson Fin Co 105 S Main St	338
West Frankfort	Credithrift of America Inc 116 S Emma St	968
	Personal Fin Co 612 W Main St	36

Fulton County

Canton	Heights Finance Corp 303 N Main Street	740

Grundy County

Morris	Household Fin Corp 2411 Division St	656
	Personal Fin Co Bedford Shop Plz	201

Hamilton County

McLeansboro	Hamilton Cnty Ln Co Inc 206 S Washington St	786

Henry County

Kewanee	Credithrift of America Inc 119 W Second St	950
	Household Fin Corp 125 W South St	376

Iroquois County

Watseka	Personal Fin Co 200 E Walnut St	706

Jackson County

Carbondale	Credithrift of America Inc 526 E Main St	737
	Rex Loan Co 215 W Walnut Street	
Murphysboro	Credithrift of America Inc 1339 Walnut St	958
	Personal Finance Co Jackson Sq Shpg Ctr	122

Jefferson County

Mt Vernon	Commercial Credit Loans Inc 1601 Broadway	110
	Credithrift of America Inc 2020 Broadway	957
	Finance America Corp 42nd & Broadway	794
	Germania Fin Corp 4201 Broadway	71
	Household Fin Corp 1121 W Broadway	105
	Personal Fin Co 120 S Ninth St	16

Jersey County

Jerseyville	Credithrift of America Inc 607 S State St	985

Kane County

Aurora	Aurora Finance Corp 24 E Downer Place	873
	Beneficial Fin Co of Illinois 347 Indian Trail	815
	Budget Finance Corp 15 N Broadway	807
	Commercial Credit Loans Inc 291 E Indian Trail	358
	Five AVCO Fin Services Inc 1731 N Farnsworth	806
	General Fin Corp of Ill 923 N Lake Street	70
	Heights Fin Corp 1460 Farnsworth	296
	Household Finance Corp 44 E Galena Blvd	278
	ITT Thorp Corp 249 E Industrial Dr	286
	Mellon Fin Services Corp 8 W Downer Place	14
	Sentry Fin Services Corp 75 Executive Drive	473
	Transamerica Fin Services 1410 Fox Valley Center	89
Carpentersville	General Fin Corp of Ill 52 Meadowdale Shop Ctr	154
	Illinois Fin Services Inc 1111 Kennedy Memorial Dr	288

Kane County

East Dundee	Five AVCO Fin Services 549 Dundee Ave	155
Elgin	Beneficial Fin Co of Ill Inc 75 Market St	349
	General Fin Corp of Ill 137 S Grove Ave	768
	General Fin Corp of Ill 139 S Grove Ave	686
	Household Fin Corp 167 E Chicago St	378
	ITT Thorp Corp 1665 Larkin	339
	Mellon Fin Services Corp 302 S McClean	18
St Charles	General Fin Corp of Ill 1425 W Main St	104

Kankakee County

Bourbonnaise	ITT Thorp Corp 553 Main	494
Kankakee	Credithrift of America Inc 138 N Schuyler	949
	General Fin Corp of Ill 35 Meadowview Shop Ctr	101
	Household Fin Corp 187 S Schuyler Ave	500
	Kankakee Invest Co Inc 258 E Court	499
	Personal Fin Co 31 Meadowview Cntr	639
Momence	Personal Fin Co 105 N Dixie Highway	638

Kendall County

Plano	Northern Ill Finance Co 206 S Ben St	145

Knox County

Galesburg	Aetna Fin Co d/b/a ITT Thorp Corp 1865 N Henderson St–Suite 8	991
	Associates Con Fin Co 336 E Main St	234
	Beneficial Finance Co 108 E Main St	118
	Credithrift of America Inc 351 E Main St	937

Knox County

Galesburg	Household Fin Corp 1978 N Henderson	395
	Norwest Fin Ill Inc 1950 N Henderson St	9

Lake County

Antioch	Household Fin Corp 425 Lake Street	272
Fox Lake	General Fin Corp of Ill 17 South Highway 12	168
Libertyville	Beneficial Fin Co of Ill Inc 703 N Milwaukee Ave	176
	Household Fin Corp 607 N Milwaukee Ave	277
	Illinois Fin Services Inc 1175 W Park Ave	158
	Transamerica Fin Services 1590 S Milwaukee	86
Mundelein	General Fin Corp of Ill 463 Lake St	492
Round Lk Beach	Sko-Fed Credit Corp 835 E Rollins Road	94
Vernon Hills	Transamerica Fin Services 422 Hawthorn	86
Waukegan	Beneficial Fin Co of Ill Inc 335 S Green Bay Road	48
	Five AVCO Fin Services Inc 2312 W Grand Ave	628
	Fleet Mortgage Corp 2835 Belvidere St	514
	General Fin Corp of Ill 533 S Lewis Ave	933
	Household Fin Corp 438 Lakehurst St	524
	ITT Thorp Corp 2770 Grand Ave	336
	Mellon Fin Services Corp 509 S Green Bay Road	20
	Mercury Finance Co of Ill 426 S Green Bay Rd	132
	Statewide Finance Co 325 N Genesee	157
	Transamerica Fin Services 504 Washington St	82

LaSalle County

Mendota	Heights Fin Corp 701 Washington St	125
Ottawa	Beneficial Fin Co of Ill Inc 108 W Madison St	910
	Heights Fin Corp 417 W Madison St	98
Streator	Credithrift of America Inc 601 E Main St	965
	Heights Fin Corp #1 Northpoint Dr–PO Box 401	127
	Personal Fin Co 2102 N Bloomington St	501

Lawrence County

Lawrenceville	Credithrift of America Inc 1011 State St	952
	Personal Fin Co 1105 State St	308

Livingston County

Pontiac	Five AVCO Fin Services Inc 221 W Washington St	631
	Personal Fin Co 221 W Washington	429

Logan County

Lincoln	Heights Fin Corp 511 Broadway	224

Macon County

Decatur	Associates Consumer Fin Co 2001 N Water St	569
	Credithrift of America Inc 3143 N Woodford St	934
	Financeamerica Corp 1280 W Grand St	690
	Five AVCO Fin Services Inc 3080 Kandy Lane	551
	General Fin Corp of Ill 2824 N Main	178
	Household Fin Corp 3010 N Water St Store E-6B	374
	ITT Thorp Corp 2915 N Main	423
	Personal Fin Co 1355 Rte 48 North	331

Macoupin County

Gillespie	Verticchio Bros Loan 201 S Macoupin St	356

Madison County

Alton	Alton Fin & Thrift Co 412 E Broadway	466
	Beacon Fin Co 1724 East Broadway	419
	Credithrift of America Inc 2520 State Street	307
Alton	Fleet Mtge Inc 649 E Broadway	174
	Germania Fin Corp 543 East Broadway	384
	Household Fin Corp 123 W Third Street	265
Collinsville	Credithrift of America Inc 108 W Main St	944
	GFC Loan Co of Collinsville 217 W Main St	851
	Household Fin Corp 501 Beltline Rd Unit 20	415
Edwardsville	Gateway Loan Corp 314 N Main St	289
Godfrey	Associates Cons Fin Co 120 Beltline West	133
Granite City	Credithrift of America Inc 3801 Nameokia Road	564
	Household Fin Corp 3401 Nameokia Road	889
	Norwest Finance Ill Inc 3224 Nameokia Road	93
Madison	Gateway Loan Corp 1223 Madison Ave	292

Marion County

Centralia	Credithrift of America Inc 313-315 E Broadway	942
	Personal Finance Company 1047 W Broadway	495
Salem	Credithrift of America Inc 306 N Walnut	964
	Heights Fin Corp 106 W Main St	77
	Personal Fin Co Westgate Shop Ctr	382

Massac County

Metropolis	Credithrift of America Inc 116 W Seventh St	955

McDonough County

Macomb	Heights Fin Corp 1520 E Jackson Rd	603

McHenry County

Crystal Lake	General Fin Corp of Ill 1-D Crystal Lake Plz	8
	Heights Fin Corp 459 Virginia St	483
	Household Fin Corp 230 Virginia St	443
McHenry	General Fin Corp of Ill 900 Front St-Rte 31	678
	Heights Fin Corp 803 Front St-Suite B	673
Woodstock	Associates Cons Fin Co 2205 S Eastwood Dr-St Rte 47	718
	Heights Fin Corp 235 Washington St	164

McLean County

Bloomington	Credithrift of America Inc 1212 Towanda Ave	983
	Five AVCO Fin Services Inc 1701 E Empire St	622
	Heights Fin Corp 1500 E Empire	468
	Household Fin Corp 1500 E Empire-Colonial Plz	318
	Personal Fin Company 2401 E Oakland Ave	444
Normal	Beneficial Fin Co of Ill 1503 E College Ave	557

Montgomery County

Hillsboro	Heights Fin Corp 225 S Main St	463
Litchfield	Heights Fin Corp 110 E Ryder St	614

Morgan County

Jacksonville	Credithrift of America Inc 414 S Main St	936
	Heights Fin Corp 217 Lincoln Sq Shop Ctr	479

Moultrie County

Sullivan	Heights Fin Corp 15 S Main St	785

Ogle County

Rochelle	Heights Fin Corp Mary Mart Drive-PO Bx 373	461

Peoria County

Peoria	Associates Cons Fin Co 4501 Sterling	159
	Beneficial Fin Co of Ill Inc 3927 N University Ave	119
	CIT Fin Services Inc 4507 N Sterling Ave-Ste 202	355
	#7 Credithrift of America Inc 4718 N Sheridan Road	866
	Finance America 7820 N University	447
	General Fin Corp of Ill 4630 War Memorial Drive	143
	Heights Fin Corp 2601 Westlake Ave-Bx 3215	310
	Heights Fin Corp 2212 SW Adams St	309
	Heritage Finance Junction City Shp Ctr	34
	Household Fin Corp 4501 War Memorial Drive	612
	ITT Thorp Corp 4615-17 N University	424
	ITT Thorp Corp 113 McClure	767
	Mellon Fin Services Corp 7501 N University Ave	22
	Norwest Fin Ill Inc 4507 N Sterling Ave	193
	Oneida Loan Co Inc 511 W Main St	72
	Peoria Loan Service Inc 4700 W University Ave	645
	Personal Finance Co 3037 N Sterling	67

Perry County

DuQuoin	Heights Fin Corp 34 N Division St	618

Perry County

DuQuoin	Personal Fin Corp 109 E Main St	75
Pinckneyville	Personal Fin Co 601 S Main St	142

Randolph County

Sparta	Heights Fin Corp North Town Ctr-Suite 4	607

Richland County

Olney	Credithrift of America Inc 323 S Whittle Ave	959
	Personal Fin Co 110 Whittle Ave	240

Rock Island County

East Moline	Five AVCO Fin Services Inc 4139 Kennedy Drive	623
Moline	Associates Cons Fin Co 1569 Blackhawk Rd	542
	Beneficial Fin Co of Ill Inc 3614-23rd Ave	274
	Credithrift of America Inc 3401-16th St	956
	General Finance Co 4101 23rd Ave	94
	Household Fin Corp 1622 Fifth Ave	504
	Norwest Fin Ill Inc 4327-23rd Ave	453
	The Illinois Morris Plan Co 4101-23rd Ave	452
	ITT Thorp Corp 3450-38th Ave	238
	Security Pacific Fin Corp 1531-47th Ave	317
Rock Island	Credithrift of America Inc 3725 Blackhawk Rd	963
	Fleet Mortgage Co 4709-44th St	456
	Heights Fin Corp 323-18th St	470
	Norwest Fin Ill Inc 3416 Blackhawk Rd	454

Saline County

Harrisburg	Credithrift of America Inc Parker Shop Ctr Plz Suite 15	947

Saline County

Harrisburg	Personal Fin Co 22 S Main St	306

Sangamon County

Springfield	Beneficial Fin Co of Ill Inc 2 Drawbridge Road	900
	Central Ill Mtg Brkrs 417 4th St	411
	CIT Fin Services Inc 2387 W Monroe-Suite 141	346
	Commercial Credit Loans Inc 1750 Wabash Ave-Suite B	100
	Credithrift of America Inc 212 S Grand Ave East	935
	Eagle Fin Corp 321 S Sixth St	44
	Financeamerica Corp 820 S Ninth St	687
	Heights Fin Corp 1818 Stevenson Drive	365
	Household Fin Corp 3067 S 31st St Dirksen Pkwy	722
	Huffman Fin Co 424 E Monroe	749
	ITT Thorp Corp 104 Sherwood Plaza	763
	ITT Thorp Corp 2945 Clear Lake Ave	372
	Norwest Fin Ill Inc 1308 S Second	6
	Royal Finance Co of America 1600 S Dirksen Pkwy	64

Shelby County

Shelbyville	Personal Fin Co 119 E Main St	97

St Clair County

Belleville	Arch Finance Company 9400 W Main St	586
	Associates Consumer Fin Co 40 Country Club Plaza	908
	CIT Financial Services Inc 6401 "F" West Main	364
	Credithrift of America Inc Store #8 Bellevue Park Plz	381

St Clair County

Belleville	Household Fin Corp 221 E Main Street	285
	Mercury Fin Co of Ill 1505 Scott Dr	128
Cahokia	Norwest Fin Ill Inc 1647 Camp Jackson Road	324
Fairview Heights	Associates Cons Fin Co 704 Lincoln Highway	550
	Beneficial Finance Co #20 Crossroads Center	116
	Fidelity Fin Svcs Inc 10324 Lincoln Trail	112
	Heights Fin Corp Concord Plz Shp Ctr Ste #7	54
	Norwest Fin Ill Inc 714 Lincoln Hwy	831
	TransAmerica Finance 6 Executive Drive	108
O'Fallon	Germania Fin Corp 400 S Lincoln	428

Stephenson County

Freeport	Five AVCO Fin Services Inc 322 N Park Blvd	65
	Household Fin Corp 1251 W Galena Ave	390
	Mellon Fin Services Corp 6 E Stephenson St	24

Tazewell County

Pekin	Credithrift of America Inc 524½ Court St	733
	Heights Fin Corp 1418 N 8th St	982
	ITT Thorp Corp 2210 Court St	179
	Personal Finance Co 402 Court St	106

Union County

Anna	Credithrift of America Inc 322 S Main St	940

Vermilion County

Danville	Commercial Cr Loans Inc 21 W Harrison St	114

Vermilion County

Danville	Credithrift 2830 N Vermilion St	867
	Heights Fin Corp 3124 N Vermilion St	403
	Aetna Fin Corp d/b/a ITT Thorp Corp 423 Gilbert	491
	Personal Fin Co Unit B-Holiday Sq 11 Shp Ctr	498
Westville	Personal Fin Co 102 S State St	79

Wabash County

Mt Carmel	Credithrift of America Inc 730 Market St	986

Wayne County

Fairfield	Personal Fin Co 111 N Main St	451

Whiteside County

Rock Falls	Credithrift of America Inc 611 S First Ave	902
Sterling	Five AVCO Fin Serv Inc 2901 Lincolnway	442
	Heights Fin Corp 2321 E Lincolnway	624
	Household Fin Corp 20 E Third St	150

Will County

Bolingbrook	Five AVCO Fin Services Inc Bolingbrook Quadrangle Lilly Cache Lane	393
	General Fin Co of Ill 427 N Bolingbrook-Rt 53	148
	Household Fin Corp 116 Bolingbrook Dr Briar Sq	573
Joliet	Beneficial Fin Co of Ill Inc 3111 W Jefferson	280
	CIT Fin Services Inc 2222 Plainfield Rd	420
	Commercial Cr Loans Inc 2357-A Plainfield Rd	353
	Credithrift of America Inc 1110 W Jefferson St	576

Will County

Joliet	General Fin Corp of Ill 37 E Cass St	188
	General Fin Corp of Ill 2116 W Jefferson	398
	General Fin Corp of Ill 203 North Scott	39
	Household Fin Corp 2233 W Jefferson St	92
	ITT Thorp Corp Larkin and Rte 30	335
	Norwest Fin Ill Inc 121 Springfield Ave	313
	Personal Fin Co 1020 W Jefferson St	637
	Rooney Fin Corp of Will Cty 1256 W Jefferson St	773
Lockport	Personal Fin Co 914 Garfield Ave	641
Wilmington	Personal Fin Co Unit #4 Winchester Green Ctr	758

Williamson County

Herrin	Credithrift of America Ill 3 North Park Ave	948
	Personal Fin Co 108 W Cherry St	231
Marion	Credithrift of America Inc 215 N Market	954
	Heights Fin Corp 1108-F N Carbon St	3
	Household Fin Corp 1205 Public Square	502
	Personal Fin Co 1117 N Carbon St	658

Winnebago County

Loves Park	Credithrift of America Inc 6412 N Second St	953
	Five AVCO Fin Services Inc 6127 N Second St	431
	Heights Fin Corp 5455 N Second St	432
Rockford	Associates Cons Fin Co 3502 E State St	762
	Beneficial Fin Co of Ill Inc 3806 E State St	85

Winnebago County

Rockford	CIT Fin Services Inc 4221 E State St	345
	Commercial Mrtg & Fin Co 117 Seventh St	263
	Credithrift of America Inc 3006 Charles St	863
	Fleet Mortgage Corp 510 N Church St	301
	General Fin Corp of Ill 231 N Church	182
	General Fin Corp of Ill 4223 E State St	591

Winnebago County

Rockford	Heights Fin Corp 4010 E State St	488
	Household Fin Corp 2410 S Alpine Rd	761
	Illinois Fin Services Inc 7-Seventh St	196
	Norwest Fin Ill Inc 4437 E State St	455
	ITT Thorp Corp 4766 E State St	422
	ITT Thorp Corp 3219 N Main St	197

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
SALES FINANCE AGENCY ACT

SALES FINANCE AGENCY ACT

Clark County

CITY	LICENSEE	LICENSE NO.
Marshall	Ford Motor Credit Co 122 South 5th Street	334

Champaign County

CITY	LICENSEE	LICENSE NO.
Champaign	Bencharge 1912-C Round Barn Road	101

Coles County

CITY	LICENSEE	LICENSE NO.
Mattoon	AA Finance Corp 117 South 19th Street	12

Cook County

CITY	LICENSEE	LICENSE NO.
Arlington Hts	AM Credit Corp 121 S Wilke Road	89
	Chrysler Credit Corp 121 S Wilke Road	247
	Household Retail 2400 E Oakton	115
	Valentine Assoc 2045 S Arlington Hts Rd	31
	VW Credit Inc 121 S Wilke Road	24
Barrington	BMW Credit Corp 600 Hart Rd	118
	BMW Credit Corp 1250 Grove Ave	151
	Home Furnishings Accep Corp 200 Applebee St	4
Calumet City	AM Credit Corp 1700 167th St	88
	Bencharge 1086 Sibley Blvd	58
	Chrysler Credit Corp 1700 167th St	255
	VW Credit Inc 1700 167th St	25
Calumet Park	Home Owners Security Corp 1252 W 127th St	223
Chicago	Bell & Howell Accep Corp 7100 McCormick Road	401
	Bencharge 4012 W 79th St	49

Cook County

CITY	LICENSEE	LICENSE NO.
Chicago	Benks Auto Fin Inc 3601 W Devon Ave	135
	Cadillac Accep Co Inc 1233 N Wells St	153
	Central Credit Corp 2737 W 59th St	39
	Chicago Accep Corp 3100 W Peterson	148
	Chicago Exec Fin Corp 3202 N Western	71
	Chicago Exec Fin Corp 3100 N Clybourn	72
	CIT Fin Serv Corp 3201 N Cicero Ave	5
	CIT Fin Serv Corp 4355 S Kedzie Ave	7
	The Dartmouth Plan Inc 6200 N Hiawatha St	60
	Denton Credit Co 3223 W Irving Park Road	147
	Donald Ins & Fin Corp 4501 W Irving Park Road	274
	Excel Ins Agency Inc 9220 S Ashland Ave	313
	Gateway Accep & Cr Corp 3100 W Peterson Ave	80
	Glewcore Accept Corp d/b/a White Outdoor Accept Corp 105 W Adams St	172
	GOI Corp 6750 W Grand Ave	16
	HMI Credit Corp 105 W Adams St	124
	Health Spa Fin Inc 200 W Monroe St	328
	Heller Ret Cr Svs Inc 105 W Adams	41
	Imperial Fin Corp 2112 N Cicero Ave	2

Cook County

Chicago	Jaybee Accep Corp 2405 W Lawrence Ave	141
	Kenneth Accep Co 2945 N Milwaukee Ave	137
	Lincoln Invest Corp 5061 N Lincoln Ave	210
	Lowell Fin Corp 4334 W Irving Park Rd	136
	Major Motor Supply Co 1000 W 63rd St	130
	Midland Fin Co 7541 N Western Ave	51
	Mid-Town Ins Agency Inc 1233 N Wells St	154
	Nationwide Cassel Corp 3435 N Cicero	21
	Nationwide Comm'l Corp 3435 N Cicero	19
	North State Accep Corp 5757 N Lincoln	343
	Overland Bond & Invest Corp 4701 W Fullerton	76
	Smith-Rothchild Fin Co 4801 W Cullom	189
	Star Accep Ltd 3525 W Peterson Ave	258
	Stony Fin Corp 825 W 63rd	342
	Turner Accep Corp 4450 N Western Ave	398
	Twin Accep Co Inc 4124 N Western Ave	200
	Valley Accep Corp 4135 N Western	20
	World Book Fin Inc 510 Merchandise Mart Plz	35
Chicago Heights	F.A.C. 2005 E End Ave	63
Chicago Ridge	Suburban Accep Co 10830 S Central Ave	99
Des Plaines	Bencharge 617 W Golf Road	91
	Guardian Fin Co Inc 815 Lee St	104

Cook County

Evanston	The Old Fountain Square Inc 1033 Chicago Ave	8
Evergreen Park	Star Fin Inc 9015 S Kedzie Ave	74
Forest Park	Joyce Accep Corp 7652 W Madison St	262
Franklin Park	Pincor Credit Corp 11600 W King St	52
Hickory Hills	CIT Fin Serv Corp 8621 W 95th St	83
Hillside	AM Credit Corp 4415 W Harrison St	81
	Chrysler Credit Corp 4415 W Harrison	131
	JRC Finance Co 4414 W Roosevelt Road	75
	VW Credit Inc 4415 W Harrison	23
Homewood	Bencharge 18119 Dixie Hwy	121
La Grange	Toyota Motor Credit Corp 17 W Hillgrove	143
Lansing	Ford Motor Credit Co 2200 E 170th Street	316
Lincolnwood	Mercantile Chg Sys 7077 N Lincoln Ave	309
North Riverside	United Acceptance Corp 7222 W Cermak	50
Oak Lawn	Bencharge 9600 S Cicero Ave	132
	First Republic Fin Co 9313 S Cicero Ave	140
	Gen Mtrs Accep Corp 5540 W 111th Street	185
	Mercury Marine Accep Corp 9024 S Cicero Ave	17
Olympia Fields	Harold Fin Co 2525 W Lincoln Highway	42
Palatine	Bencharge 648 E Northwest Hwy	139
	Borg-Warner Accep Corp 2401 Plum Grove Rd	244
	Borg-Warner Accep Corp 2401 Plum Grove Rd	93

Cook County

Palatine	CIT Fin Services Corp 825 E Dundee Road	6
Palos Hills	City Consumer Svcs Inc 10125 Roberts Road	165
Park Ridge	Ford Motor Credit Co 205 West Touhy	62
	Gen Motors Accep Corp 444 N Northwest Highway	183
	Park Ridge Charge Central 3 S Prospect Ave	388
	Trans Accept Corp 222 S Prospect Ave	59
Plainfield	Crest Accept Co 23011 W Lincoln Hwy-Rte 30	292
Rolling Meadows	Gen Electric Credit Corp Algonquin & 53	100
Roselle	Allis-Chalmers Credit Corp 675 E Irving Park Rd	310
Schaumburg	Ameritech Credit Corp 1325 E Remington	164
	Bencharge 825 W Higgins Rd	145
	Borg-Warner Accep Corp 1305 E Remington	123
	CIT Fin Services Corp 1221 E Golf Road	34
	Citicorp Accep Co Inc 999 Plaza Drive	45
	Citicorp Accep Co Inc 999 Plaza Drive	122
	Gen Mtrs Accep Corp 2050 Algonquin Road	193
	Intrn'tl Harvester Cr Corp 600 Woodfield	127
	Yegen Assoc Inc 999 Plaza Drive	77
Schiller Park	Waterbed Credit Co 10508 Delta Parkway	168
Skokie	Gen Mtrs Accep Corp 8707 Skokie Blvd	187
South Barrington	Ford Mtr Cr 33 W Higgins	36
South Holland	Royal Financial Inc 2351 E 170th St	179
Tinley Park	Bencharge 17127 S Harlem Ave	149

Cook County

Wheeling	Wickes Credit Corp 351 W Dundee Road	385

DuPage County

Bensenville	Bencharge 215 W Grand Ave	155
Downers Grove	Bencharge 1028 Curtiss St	95
	General Elec Corp 1013 Butterfield Road	29
	International Harvester 1315 Butterfield Road	128
Elmhurst	Bencharge 193 N York Rd	109
Glendale Hts	CIT Fin Serv Corp 2182 Gladstone Ct	78
Hinsdale	MarCo Fin Serv 911 N Elm	181
Lombard	DuPage Accep Corp 21 W 550 North Ave	47
	J I Case Cr Corp 1919 S Highland Ave	1
	J I Case Co 1919 S Highland Ave	79
	General Mtrs Accep Corp 2200 S Main Street	44
	Whirlpool Accep Corp 100 Progress Road	227
Oakbrook	Bencharge 1010 Jorie Blvd	157
	General Motors Accep Corp 2222 Kensington Ct	190
	Money Market Fin Co 800 Enterprise Drive	29
Oakbrook Terrace	Gen'l Mtrs Accep Corp 1 S 450 Summit Ave	44
Villa Park	CIT Fin Serv Inc 126 W Roosevelt Road	9

Jackson County

Carbondale	Maps Corp Reed Sta Rd and Hwy 13 E	171

Jefferson County

Mt Vernon	Colwell Mtge Corp 2929-A Broadway	32

Kane County

Aurora	Bencharge 347 E Indian Trail	156
Aurora	E-Z Financial Corp 1515 E New York	67
Elgin	Bencharge 75 Market St	106
	Gen Fin Co of Ill 139 S Grove	357
	U.C.A.C. Inc 1341 Dundee St	15
St Charles	Geneva Leasing Assoc Inc One West Illinois	55

Kankakee County

Kankakee	McGroom Cadillac AMC 830 S Main Street	133

Knox County

Galesburg	Bencharge 108 E Main St	119

Lake County

Deerfield	Borg-Warner Accep Corp 104 W Wilmot Road	108
	General Motors Accep Corp 707 Lake Cook Road	112
Highland Park	Dearborn Accep Co 508 Central Ave	138
Ingleside	US Vacation Res Inc 26303 W Highway 134	30
Libertyville	Bencharge 703 N Milwaukee Ave	125
	Deutsche Credit Corp 800 S Milwaukee Ave	110
Waukegan	Bencharge 335 S Greenbay Rd	150

LaSalle County

Leland	US Vacation Res Inc 4611 E 22nd Road	163
Ottawa	Bencharge 108 W Madison St	134

Macon County

Decatur	General Motors Accep Corp 440 N Monroe	184

Madison County

Edwardsville	Security Credit Corp 121 Hillsboro Ave	236

McLean County

Bloomington	Dometic Credit Corp 1201 E Bell St	169
Normal	Bencharge 1503 E College Ave	92

Peoria County

Peoria	Bencharge 3927 N University Ave	142
	Borg-Warner Accep Corp 7820 N University	384
	CIT Fin Services Corp 4507 N Sterling Ave	94
	Intrn'tl Harvester Cr Corp 1700 W Luthy Drive	126
	Peoria Accep Corp 2800 W Farmington Road	360

Richland County

Olney	H & H Fin Company 528 S Whittle Ave	323

Rock Island County

East Moline	John Deere Co of Moline 1400 13th Street	55
Moline	Bencharge 3614 23rd Ave	129
	General Mtrs Accep Corp 3440 38th Avenue	194

Sangamon County

Springfield	Bencharge 2 Drawbridge Rd	146
	CIT Fin Services Corp 2387 W Monroe	97
	Mercury Marine Accep Corp 820 S 9th St	84
	Youngs Finance 424 E Monroe	73

St Clair County

Belleville	CIT Fin Serv Corp 6401 "F" West Main	87
East St Louis	Miller-Senate Fin Co 327 Missouri Ave	178
Fairview Hts	Bencharge 20 Crossroads Center	116

Will County

Joliet	Bencharge 3111 W Jefferson	54
	CIT Fin Services Corp 2222 Plainfield Road	48
	General Motors Accep Corp 260 N Larkin Ave	188
Plainfield	Crest Accep Co 23011 W Lincoln Hwy	292

Winnebago County

Durand	US Vacation Res Inc 9938 W Winslow Road	162
Rockford	Bencharge 3806 E State St	144
	CIT Fin Services Corp 4221 E State St	96

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES

SALES FINANCE AGENCY ACT

OUT-OF-STATE

SALES FINANCE AGENCY ACT

Out-of-State Licensees

CITY	LICENSEE	LICENSE NO.
	Delaware	
New Castle	Whirlpool Accep Co 262 Quigley Blvd	180
	Florida	
Ft Lauderdale	Sunburst Financial Corp 1150 N Federal Highway	11
	Georgia	
Atlanta	GE Credit Corp Corporate Square Bldg #2	389
	Indiana	
Evansville	AM Credit Corp 4900 Shamrock Dr	90
	Chrysler Credit Corp 4900 Shamrock Dr	254
	VW Credit Inc 4900 Shamrock Dr	26
Hammond	Norwest Finance Co 6947 Indianapolis Blvd	40
Indianapolis	AM Credit Corp 9247 N Meridian St	82
	Chrysler Credit Corp 9247 N Meridian St	326
	Green Tree Accep Inc 7222 N Shadeland Ave	18
	Limited Credit Card Svcs Inc 2300 Southeastern Ave	3
	VW Credit Inc 9247 N Meridian St	27
Merrillville	Norwest Fin Co 1000 E 80th Pl	53
	Iowa	
Bettendorf	Ford Motor Credit Co 825 Middle Road	64
	Green Tree Accep Inc 2435 E Kimberly Rd	14
Des Moines	AM Credit Corp 4685 Merle Hay Rd Suite 206	86
	Chrysler Credit Corp 4685 Merle Hay Rd Suite 206	314
	Iowa	
Des Moines	Norwest Finance Co 340 SW Eighth St	NONE
	VW Credit Inc 4685 Merle Hay Rd Suite 206	28
Dubuque	Norwest Finance Co 2600 Dodge St	57
Keokuk	Norwest Finance Co 300 Main St	37
Mediapolis	Gronow, Ltd Highway 61 South	159
	Kansas	
Overland Park	Borg-Warner Accep Corp 8900 Indian Creek Pky Bldg 6	320
	Kentucky	
Henderson	Ford Motor Credit Co 319½ Eighth St	66
Paducah	Barclays America/Vinofky 405 Broadway	105
	Maryland	
Baltimore	Commercial Credit Corp 300 St Paul Place Charle St	43
	Michigan	
Dearborn	Ford Motor Credit Co The American Rd	NONE
Detroit	Modern Finance Corp 22001 Grand River Ave	22
Fraser	Kearney Credit Co 16950 Masonic Blvd	92
Grand Rapids	Foremost Fin Svcs Corp 5800 Foremost Dr SE	117
	Minnesota	
Minneapolis	Curtis Financial Corp 2201 Florida St	13
St Paul	Federal Equity & Accep Corp 2422 Transport Dr	111
	Missouri	
Ballwin	Citicorp Accep 1299 Clayton Rd West	

Missouri

Cape Girardeau	Ford Motor Credit Co 2851 Independence	65
Earth City	Ford Motor Credit Co 4203 Earth City Expressway	68
	Greentree Acceptance Inc 502 Earth City Expressway	107
St Louis	AM Credit Corp 12115 Lackland Rd	85
	Chrysler Credit Corp 12115 Lackland Rd	248
	Household Fin Corp 3558 S Grand Ave	NONE
	General Motors Accep Corp 10199 Woodfield Lane	196
	VW Credit Inc 12115 Lackland Dr	38
	Westinghouse Credit Corp 8050 Watson Rd	421
St Peters	All Valley Accep Co 1 Mid Rivers Drive	173

New York

Great Neck	The Gramaton Investors Corp 350 Northern Blvd	69
Lake Success	North Eastern Holding Co 1 Hollow Lane	56

Ohio

Canton	GE Credit Corp 4875 Higbee Ave NW	318
	GE Credit Corp 4875 Higbee Ave NW	317
Cincinnati	GE Credit Corp 4010 Executive Park Drive	113
	GE Credit Corp 4370 Malsbury Rd	10
Cincinnati	Midland Guardian Co 111 E Fourth St	367
Independence	Synamerica Corporation 4700 Rockside Road	175
Wooster	Fair Finance Co 100 Public Square	158

Rhode Island

Smithfield	GE Credit Corp 2 Thurber Blvd	114

Texas

Dallas	Assoc Fin Svc Co of TX Inc 2655 Villa Creek Dr	17

Wisconsin

Madison	General Motors Accep Corp 6601 Grand Teton	195
West Bend	Dart & Kraft Fin Corp 400 Washington	161

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

ROSTER OF LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

Roster of Licensees

CITY	LICENSEE	LICENSE NO.
	Cook County	
Chicago Heights	Budget Plan 195 Joe Orr Road	C-10
Schaumburg	UCC Marketing Corp 1027 E State Pkwy	C-15
Skokie	Security Enterprises 8016 N Lincoln Ave	C-8
	Jackson County	
Carbondale	Paul K Haltman 107 N Washington	C-19
	Kankakee County	
Kankakee	CAB Services Inc 105 E Court St	C-4
	Knox County	
Galesburg	ACAP, Inc Bondi Bldg	C-9
	Lake County	
Waukegan	Nat Budget Counselors 2835 Belvidere Rd	C-31
Wildwood	Financial Counselors 418 Greentree Rd	C-21
	LaSalle County	
Streator	Am Counseling Svc 115 Armory Ct	C-12
	Logan County	
Lincoln	Kennedy's Budget Counselors 320 Clinton St	C-5
	Macon County	
Decatur	Decatur Budget Counselors 124 S Main St	C-3
	McLean County	
Bloomington	Budget Counselors 511 E Grove St	C-14
	Stephenson County	
Freeport	Professional Cr Coun Svc 103 N Chicago Ave	C-2
	JF Twigg Accounting Svcs Inc 1006 S Locust	C-6
	Will County	
Joliet	Joliet Budget Advisers Inc 58 N Chicago Ave	C-18
	Williamson County	
Marion	Area Budget Counselors 301 N Van Buren	C-7
	Winnebago County	
Loves Park	Credit Adviser's Inc 521 Loves Park Dr	C-11

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
FOREIGN EXCHANGE

FOREIGN EXCHANGE LICENSEES

LICENSEE	LICENSE NO.
Chicago, Illinois	
Deak Perara 17 N Dearborn	55
Jose D Austriaco d/b/a Phillipine Foreign Exch 1726 W Lawrence	59
Regent of Illinois Inc 2003 W Montrose Ave	58
Rizal Forex Inc 30 N Michigan	57
Elk Grove, Illinois	
Dar Enterprises 941 Lively Blvd	52

LICENSEE	LICENSE NO.
Rosemont, Illinois	
Al-Rad, Int'l 5625 N Pearl St	54
New York, New York	
American Express Co American Express Plaza	50
Thomas Cook Bankers 11 W 42nd St	51
Pekao Trading Co 470 Park Ave	53

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
SAFE DEPOSIT

SAFE DEPOSIT LICENSEES

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Rankin Safety Deposit Vaults 7 Taylor St	6
	Cook County	
Chicago	Brom Realty Co 1857 W 51st St	140
	BML Agency Inc 4800 N Kenneth Ave	113
	Fairfield Realty & Ins Agency 2729 W Cermak	3
	Pulaski Safety Deposit Box Co 3154 S Morgan	2
	Chas Ringer Safety Vault Co 7915 S Exchange Ave	88
	JA Sierocinski Safe Deposit Co 3960 W 26th St	30
	Wacker Drive Safe Deposit Co 20 N Wacker	4
Cicero	Sobotka-Jaros Agency & Loan 5823 W Roosevelt Rd	58
DesPlaines	Security Storage Corp 733 Lee St	183
Matteson	Campe Associates 3610 W 216th St	100
	DuPage County	
Lombard	National Security Vault Co 555 E Butterfield Rd	5
	Lee County	
Dixon	Willow Creek Security 223 W First St	7
	St Clair County	
Wood River	Shellwood River Fed CU 203 S 6th St	9
	Will County	
Joliet	Illinois Securities Co 66 N Chicago St	81
	Winnebago County	
Rockford	Commercial Mrtg & Fin Co 115 Seventh St	33
	Northern Illinois CU 5959 E State St	8

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
SALE OF EXCHANGE

SALE OF EXCHANGE LICENSEES

CITY	LICENSEE	LICENSE NO.
	California	
San Francisco	B/A Cheque Corp One Powell St	13
	Bankamerica Corp One Powell St	12
	Illinois	
Rock Island	Financial Services Corp 230 18th St	15
	Minnesota	
Minneapolis	Travelers Express Co 5075 Wayzata Blvd	2
	New York	
New York	Am Exp Tvl Related Svc Inc Am Express Plaza	6
	Chase Manhattan Corp 80 Pine St	17
	New York	
New York	Citicorp Services Corp 717 Fifth Ave	10
	Citicorp 717 Fifth Ave	11
	Thomas Cook Inc 11 W 42nd St	5
	Societe Francoise du Cheque de voyage American Express Plaza	4
	Travelers Cheque Assoc Ltd American Express Plaza	7
	Texas	
Irving	Assoc Fin Express Inc 1148 Luke St	9
Dallas	Republic Money Orders St Paul & Pacific Streets	3

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES

TITLE INSURANCE COMPANIES

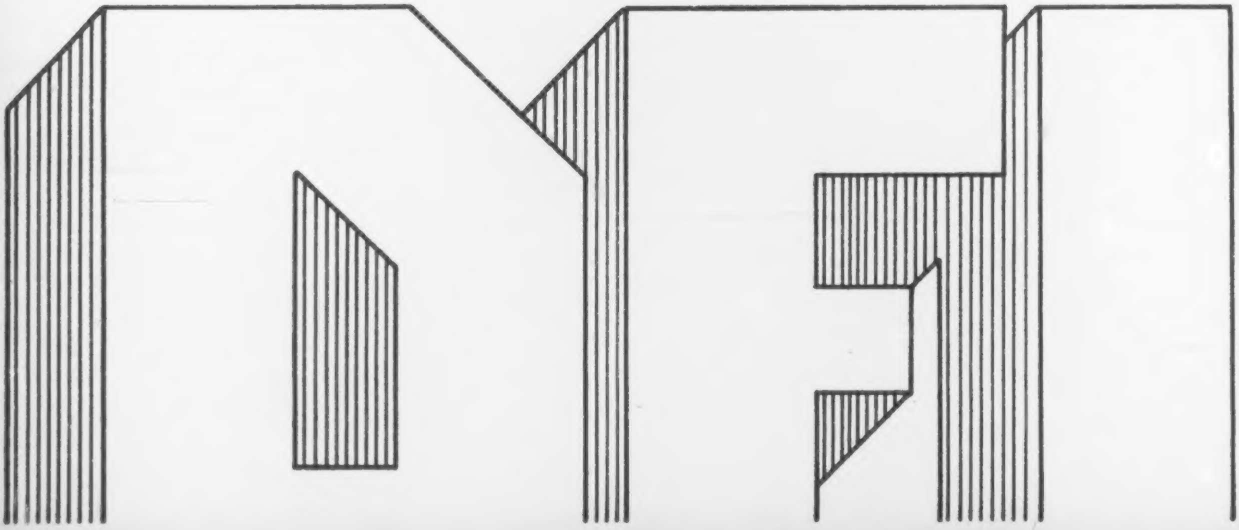
Certified in Illinois

TITLE INSURANCE COMPANIES
Certified In Illinois

CITY	COMPANY
	California
Los Angeles	Ticor Title Insurance Co 6300 Wilshire Blvd
	Ticor of California 6300 Wilshire Blvd
Panorama City	Safeco Title Insurance Co 13640 Roscoe Blvd
San Francisco	Transamerica Title Insurance Co 600 Montgomery St
Santa Anna	First American Title Insurance Co 421 N Main St
	Florida
Miami	American Title Insurance Co 1101 Brickell Ave
	Illinois
Champaign	Attorney's Title Guaranty Fund Inc 2408 Windsor Place
Chicago	Chicago Title Insurance Co 111 N Canal
	Chicago Title & Trust Co 111 N Canal
Woodstock	McHenry County Title Ins Co 101 N Throop St
	Michigan
Troy	1st Am Title Ins Co of Mid America 1850 W Big Beaver Rd

CITY	COMPANY
	Minnesota
Edina	Universal Title Insurance Co 5776 Lincoln Drive
Minneapolis	Title Insurance Co of Minnesota 400 Second Ave South
	New York
New York	US Life Title Ins Co of N Y 125 Maiden Lane
	North Carolina
Chapel Hill	Midwest Investors Title Ins Co 137 E Rosemary St
	Pennsylvania
Philadelphia	Commonwealth Land Title Ins Co 8 Penn Center
	Texas
Houston	Stewart Title Guaranty Co 2200 W Loop South
	Virginia
Richmond	Lawyers Title Insurance Corp 6630 W Broad St

CREDIT UNION DIVISION



CREDIT UNION DIVISION

SUPERVISORY RESPONSIBILITIES

The Credit Union Division is responsible for enforcement of the Illinois Credit Union Act to insure the safety and soundness of the over $3.3 billion that 1.4 million Illinois citizens have on deposit at their credit unions.

The Act requires the annual examination of each credit union's books and records by either the Department of Financial Institutions or a CPA approved by the Department. In FY 85, approximately 44.7% of the active credit unions received their annual examination from the State with the remaining 55.3% having their annual examination completed by a CPA.

All examinations, upon completion, are forwarded to the Department for review followed by each credit union Board of Directors receiving a letter addressing any areas of concerns or problem areas identified in the exam as requiring attention.

In addition to the examination responsibilities, the Division supervises the merger and liquidation of credit unions; is impowered to issue Orders of Cease and Desist; Suspension and Removal of Officers and Directors under certain circumstances; and approves all amendments to credit union Articles of Incorporation and By-Laws.

By February 1 of each year, each credit union must file an annual report of their financial statement with the Department. A compilation of the data from these year-end reports provides the basis for the financial statistics reported here.

CREDIT UNION ADVISORY BOARD

The Credit Union Advisory Board has played an important role in helping the Division carry out its responsibilities by consulting with, advising, and making recommendations to the Governor and to the Director on matters pertaining to credit unions. Their meetings are open to the public and provide a necessary and very useful forum for the discussion of topics and policies affecting all credit unions. The Board consists of seven persons with credit union experience who are appointed by the Governor.

DIVISION REVENUE AND EXPENSE

Fiscal year 1985 is the second consecutive year of the past seven years the Division has shown an excess of revenues over expenses. This was accomplished by changes to the basic structure and programs of the Division during the second quarter of 1983. Shown below are the summary figures for the last seven years.

CREDIT UNION DIVISION
Revenue & Expenses

	1979	1980	1981	1982	1983	1984	1985
Revenue	$ 571.9	$ 710.2	$ 704.4	$ 736.7	$ 693.7	$ 758.6	$ 739.1
Expense	634.9	754.9	807.2	766.8	723.1	677.2	702.7
Revenue Over (Under) Expenses	$ (63.0)	$ (44.7)	$ (102.8)	$ (30.1)	$ (29.4)	$ 81.4	$ 36.4

SIGNIFICANT ACTIVITIES

The Credit Union Division is authorized and required to take certain regulatory actions when serious problems are discovered in Credit Unions. During the past year, eleven Suspension Orders, eight Cease and Desist Orders, and one Removal Order were issued to address problems ranging from improper bookkeeping practices, to boards of directors failing to keep the members best interests a priority, to losses due to improper lending and embezzlement of members' funds.

The National Credit Union Administration as share insurer of a majority of the credit unions has chosen, in cooperation with the Credit Union Division, to address similar safety and soundness concerns by conducting supplemental examinations of credit unions. Their interest is the protection of the National Credit Union Share Insurance Fund (NCUSIF), which was strengthened considerably this past year. Beginning in January 1985, with the support and cooperation of the insured credit unions, the NCUSIF was capitalized to a new maximum level of 1.3% of insured shares.

All Illinois State-chartered credit unions met the December 31, 1984 deadline established by the Legislature in gaining share insurance coverage for their members' accounts. This action was significant in light of the recent, much publicized failures of savings and loan institutions in other states. It is important to note that while the failures are a cause for concern, they are not taking place among credit unions and the share insurers, both Federal and private, exhibit strengths not reflected by the Federal Savings and Loan Insurance Corporation (FSLIC).

Another area of significant activity requiring regulatory approval is in the creation, dissolution, and merger of credit unions. During the past year, three credit unions were chartered, 29 merged, five dissolved voluntarily, and one dissolved involuntarily. The small number of new charters does not reflect a lack of interest or growth in credit unions, but rather a change in the way Illinois citizens are now joining credit unions. Much greater activity in the area of adding groups to existing credit unions is now taking place. The mergers and dissolutions represent a consistent trend in the changing face of the deregulated financial industry.

CREDIT UNION LEGISLATION

There were four major bills affecting credit unions that were passed by the Legislature during the 1985 legislative session.

House Bill #528 enables credit unions to more effectively expand their services to groups requesting membership by redefining field of membership requirements.

House Bill #573 requires more timely notification to owners and lien holders of vehicles which have been impounded.

Senate Bill #667 changes the bid notification requirement for the placement of public monies by the Treasurer's Office to contacting only federally insured credit unions with assets exceeding $50,000,000.

Several other bills dealing with disclosure requirements, minimum cost checking accounts, usury limits, and mandatory Federal share insurance were introduced but did not win the approval of the Legislature.

Legislation concerning fidelity bond insurance coverage was passed during the 1984 legislative session and required a revised Rule to more clearly define the coverage required. The revised Rule, having received the approval of the Joint Committee on Administrative Rules, gives credit unions more flexibility by revising minimum bond coverage requirements, allowing the use of deductibles, and having the faithful performance coverage become optional coverage.

Federal legislation affecting Illinois State-chartered credit unions centers on the question of taxation. In many of the tax proposals being considered to address the growing Federal deficit, legislators are proposing credit unions be stripped of the tax exemption granted them by Congress from the very beginning.

FINANCIAL REVIEW

Illinois State-chartered credit unions experienced another year of strong financial growth. This growth may not, however, be evident if the statistics accompanying this report are given a cursory review. Assets in State-chartered credit unions grew only 3.1%. Shares managed to stay above the $3 billion mark but only increased by 3.0%. Membership totals went in the opposite direction, declining (2.8%). It would appear 1984 could go down as the year the rapid growth trend in credit unions leveled off. But this could not be further from the truth.

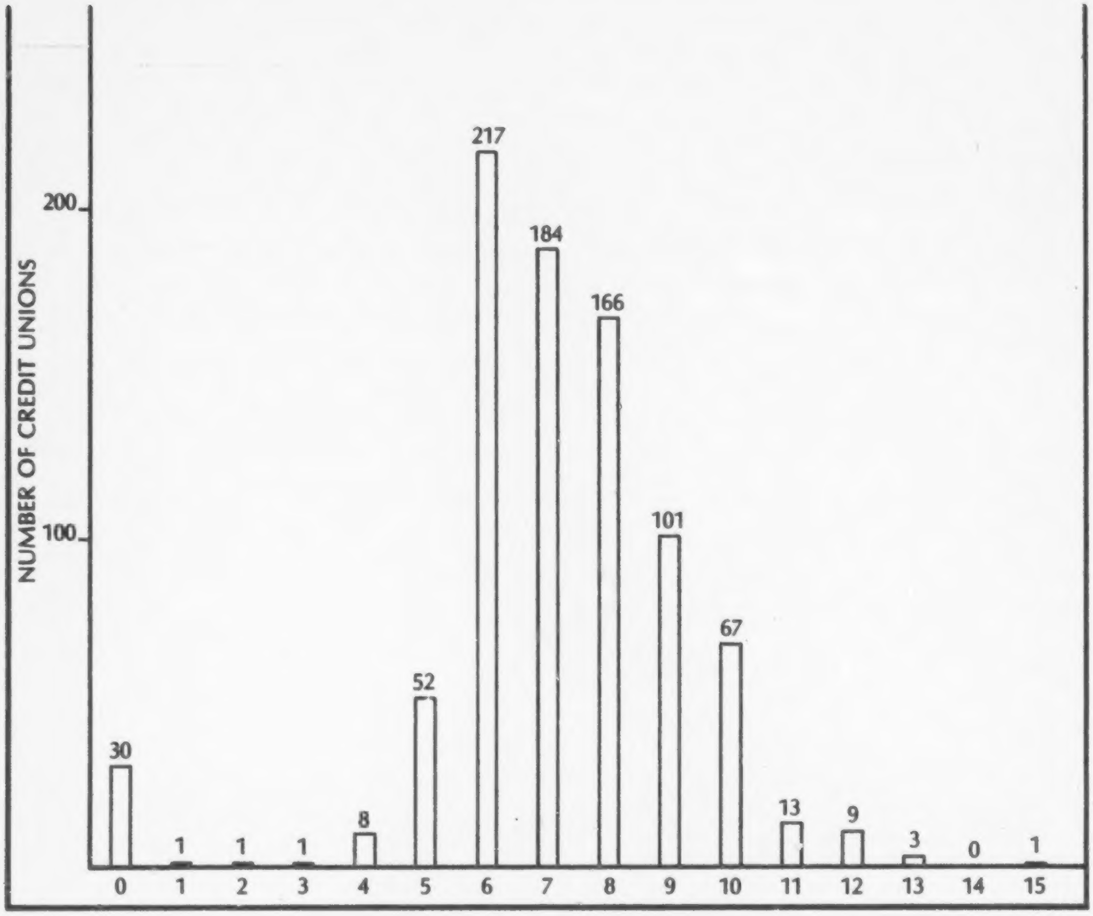
The cause of the misleading statistics is due mainly to the action of one credit union. Construction Equipment Credit Union, with assets exceeding $350 million, converted to a Federal charter to ease their process of interstate membership expansion. This one event has so affected the growth percentages, the real story is not revealed.

If the effects of the conversion are eliminated, the real story – that credit unions had another outstanding year – is told. The assets of the continuing credit unions grew a very healthy 15.8%. Shares increased a full 16.0% and membership was up 4.2%, well exceeding last year's growth rate of only .1%. Loans climbed a phenomenal 25.0%.

The continuation of these positive trends was accomplished even with the third consecutive year of declining net margins. Continued competition for members' savings has not allowed the dividend rates to decrease proportionately with the rates charged on loans to members or the interest rates provided on investments.

	1980	**1981**	**1982**	**1983**	**1984**
Yield on Average Assets	10.8%	12.5%	12.5%	11.8%	11.5%
Dividend on Average Shares	7.3	8.4	8.5	8.2	8.0
Net Margin	3.5%	4.1%	4.0%	3.6%	3.5%

While the average dividend on average shares declined from 8.2% to 8.0%, this decline was due in part to the growth in shares. To illustrate the continuing high (and very attractive) level of dividends paid to shareholders, a bar graph of the distribution of dividend rates on common shares is shown. Of the 854 credit unions at year-end, 761 or 89% paid dividends of 6% or more, this rate exceeding that allowed and paid by other financial institutions.



Dividend Rate on Common Shares

PATTERNS OF SHARE GROWTH

A slow but steady shift of savings patterns by credit union members is revealed in the table shown below. This shift to higher cost shares emphasizes the steady increase in the cost of funds credit unions must cover through increased income and more efficient operations. The table also reflects the increasing financial sophistication of the members credit unions serve.

Share Category	**1979**	**1980**	**1981**	**1982**	**1983**	**1984**
Common	90.1%	83.5%	76.8%	76.6%	75.0%	73.8%
Classes	8.2	14.2	20.0	19.8	21.1	21.9
Share Drafts	1.7	2.3	3.2	3.6	3.9	4.3
Total	100%	100%	100%	100%	100%	100%

INCOME AND EXPENSE

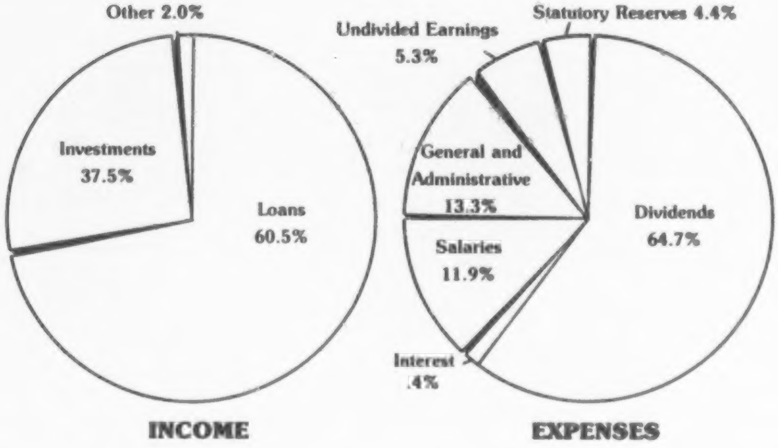
An increase in the amount of income allocated to dividend payments to members and to retained earnings was seen in 1984. As a percentage of gross income, dividends grew from 64.3% to 64.7% and retained earnings increased from 7.7% to 9.7%. The amount returned to members has grown steadily for the past seven years. However, the increase in retained earnings reverses the past two year decline in the total Reverses/Assets ratio, increasing this figure to 6.9% of Assets.

By contrast, salaries and benefits declined from 13.3% to 11.9% of gross income, general and administrative expenses from 14.2% to 13.3%, and interest expense from .5% to .4%.

The return to setting aside a greater percentage of gross income to retained earnings is a positive sign. The credit union philosophy has always been to encourage their members to save for the future. This would enable the members to accomplish their financial goals and help them get through the unexpected financially tough times. This same philosophy applies equally well to credit unions. Retaining earnings enables the credit union to attain greater financial strength and provides to the members the assurance that the economically tough times can be weathered in good fashion. Too many credit unions have merged or liquidated or are continuing to operate in a less than optimum fashion because they did not follow the philosphy they urged their members to follow. 1984 represents a turnaround and hopefully a continuing trend in building the financial strength the members deserve and may need for the financially challenging times ahead.

INCOME AND EXPENSE

Distribution for Illinois Credit Unions in 1984



LOAN DELINQUENCY

This year, as last year, all ratios involving loan delinquency showed improvement. Net charged-off loans as a percent of total income declined from 2.9% to 1.7%. This reflects a continuing decline from 3.5% to 2.6% and the provision for loan loss expense declined from 3.6% of gross income to 2.5%. Improved lending and collection practices as well as an improving economy are prime reasons for these good statistics.

REAL ESTATE LENDING

The Credit Union Act was amended in October 1974 to permit credit unions with assets in excess of $1.0 million to make loans to members secured by real estate. The following table summarizes this lending activity. (Columns 3-6 are statistics only from credit unions shown in column 2 which reported outstanding real estate loans.)

Year	CU's with Assets of $1.0 Million or more	CU's Reporting R.E. Loans	Total Real Estate Loans at 12/31 (000's)	% of Loans at 12/31 —	Real Estate Loans Made during year (000's)	% of All Loans Extended	Real Estate Loans as % Of All CU loans
1975	228	7	$ 588	2.4%	$ 590	3.5%	.06%
1976	248	11	$ 18,861	13.0%	$ 18,868	16.9%	1.7 %
1977	282	21	$ 43,725	15.3%	$ 22,197	11.8%	3.2 %
1978	300	21	$ 65,024	18.1%	$ 25,172	10.9%	4.0 %
1979	310	23	$ 66,246	16.1%	$ 19,173	8.4%	3.7 %
1980	304	25	$ 72,362	17.9%	$ 10,043	5.4%	4.5 %
1981	307	28	$ 79,321	17.9%	$ 9,740	4.0%	4.8 %
1982	332	27	$ 77,255	17.8%	$ 5,907	3.0%	4.9 %
1983	352	29	$ 109,878	22.7%	$ 36,133	14.2%	6.3 %
1984	367	43	$ 56,634	16.7%	$ 22,934	8.7%	3.0 %
	(1)	(2)	(3)	(4)	(5)	(6)	(7)

Due to a change in reporting forms, the 1980-1984 totals are only for first year mortgage loans. Previous year's data include both first and second mortgage lending.

The lack of widespread real estate lending is suggested by the small number of eligible credit unions making such loans. The decline in the 1984 figures does not represent a decline in real estate lending, but rather the conversion of the Construction Equipment Credit Union to a federal charter. Their real estate lending activity has accounted for approximately 60% of past year's totals shown above.

SHARE INSURANCE

The Illinois Credit Union Act required all Illinois State-chartered credit unions to receive a commitment for share insurance by December 31, 1984. The last uninsured credit union received this commitment right at the deadline thereby enabling the enactment of this statute without the forced closing of a single credit union.

At year-end 1984, of the 854 credit unions, 766 credit unions representing $1,905,329,682 in shares had insurance through the National Credit Union Administration (NCUA) and 88 credit unions representing $1,204,109,707 in shares had insurance through the National Deposit Guarantee Corporation (NDGC).

1984 saw major Federal legislation passed boosting the capitalization of the NCUSIF to a new maximum level of 1.3% of all insured shares. This level of capitalization gives the NCUSIF greater relative strength than the FSLIC or the FDIC and was accomplished with the cooperation of credit unions and without government funding.

CREDIT UNION MERGER SUMMARY

1984-85 Fiscal Year

Mergers continued to take place at a fairly even pace in Illinois. During the last fiscal year, 29 mergers of State-chartered credit unions were conducted. This compares with a range of 30-33 for each of the calendar years 1980 through 1983. The United Catholic Credit Union was the smallest to merge, with assets of $30,000. Barber Greene Employees Credit Union was both the largest and the oldest credit union to merge. Having been chartered in 1937, it had served its members for 48 years and had grown to over $1.9 million in assets.

Cancel Date	Charter Date	Name	Assets (000's)	Surviving Credit Union
05/01	1952	Kankakee County State Employees	1,196	Kankakee County Catholic
07/01	1974	P.N. Employees	147	Illinois Hospital
07/01	1953	W.F. & John Barnes	376	Harry O. Perlee Chapter
09/13	1937	People's Co-op	1,310	Paysaver
09/21	1954	Decatur Carpenters	51	Land of Lincoln
11/01	1975	Playskool	405	Paysaver
11/26	1960	Colmac	331	Blaw-Knox
11/30	1953	Harlan Moore	44	Central Illinois
12/01	1941	Mojonnier Brothers	98	Diesel
12/31	1955	Conron Employees	91	First Illinois
12/31	1955	Decatur City	832	Mueller Company Employees
12/31	Federal	I.B.E.W. Local 34 Federal	29	Peoria Graphic Arts
01/01	1937	Barber Greene Employees	1,920	DuPage Schools
01/01	Federal	Village Employees Federal	341	DuPage Schools
02/01	1957	Cold Storage	55	Park Employees
02/01	1945	Waukegan Veterans	193	Consumer's Co-op Lake Co.
03/01	1961	Clairmont Transfer	220	Paysaver
03/01	Federal	HECO Federal	203	Vamco
03/25	1952	Tolly's Employees	759	Decatur N & W
04/01	1960	Northern Cook County Chapter	44	Suburban Dist. #1 Bell
04/12	Federal	Bradley Bunch Federal	98	Kankakee Co. Indust. & Occup.
04/30	1956	Brower Employees	33	Quincy Chapter
04/30	1977	Chemox	181	Deere Harvester
04/30	1951	NIUM	1,358	United Methodist Ministers
04/30	1947	Champaign A.E. Staley	51	Central Illinois
05/31	Federal	Pontiac Chair Co. Emp. Federal	44	M.C.E.
05/31	1953	Tobler Transfer	559	Illinois Valley
06/01	1958	United Catholic	30	Consumer's Co-op
06/01	Federal	Callahan & Co. Emp. Federal	380	Master Printers

CREDIT UNION LIQUIDATION SUMMARY
1984-85 Fiscal Year

Problems with sponsoring companies, plant closings, and internal problems are situations credit unions continue to face. The membership of any credit union has the option of dealing with this situation by voting for voluntary liquidation, if they believe that is the best alternative for them under their particular circumstances. If the problems become insurmountable and no other viable alternative remains, involuntary liquidation results. Liquidation in either form continues to decline, from a high of 15 credit unions in 1980 to six credit unions during the past fiscal year.

Cancel Date	Charter Date	Name	Assets (000's)	Charter No.	Procedure
07/30	1951	Belke	18	1273	Voluntary
10/03	1955	Uniroyal	231	1758	Voluntary
01/25	1958	Certified	10	2081	Voluntary
02/13	1972	I.A.S.A.	938	2416	Involuntary
05/15	1934	Derby Foods	75	0173	Voluntary
06/17	1953	St. Henry's Parish	83	1452	Voluntary

CREDIT UNION CONVERSION SUMMARY
1984-85 Fiscal Year

Conversions from State charters to Federal charters and vice versa have been rare. During the last fiscal year, only one State-chartered credit union converted to a Federal charter. State and Federal Credit Union laws, while in general are fairly similar, do differ in certain aspects. If the credit union perceives that operating under one set of laws gives a distinct advantage over operating under the other set of laws (e.g. interstate activity), a change can be made with membership approval. This opportunity for choice, under the dual chartering system, is strongly supported by both State and Federal regulators.

Conversion Date	Charter Date	Name	Charter No.	Assets (000's)
12/26	1973	Machinist	2425	498

ILLINOIS CREDIT UNION FIVE YEAR SUMMARY

At Year End ($000's omitted)	1980	1981	1982	1983	1984
Total Assets	$ 2,262,949	$ 2,367,852	$ 2,756,230	$ 3,262,760	**$ 3,364,952**
Total Loans	$ 1,617,661	$ 1,630,919	$ 1,574,659	$ 1,737,450	**$ 1,900,603**
Total Shares	$ 2,050,300	$ 2,136,733	$ 2,533,064	$ 3,020,214	**$ 3,109,439**
Total Dividends Paid	$ 144,228	$ 175,562	$ 197,429	$ 227,381	**$ 246,238**
Total All Reserves	$ 161,286	$ 180,986	$ 200,942	$ 216,450	**$ 230,815**
Significant Ratios	**1980**	**1981**	**1982**	**1983**	**1984**
Total Reserves/Assets	7.1%	7.6%	7.3%	6.6%	**6.9%**
Total Reserves/Loans	10.0%	11.0%	12.8%	12.5%	**12.1%**
Loans/Shares	78.9%	76.3%	62.1%	57.5%	**61.1%**
Loans/Assets	71.5%	68.9%	57.1%	53.3%	**56.5%**
Operating Expense/Total Income	31.0%	28.6%	32.5%	31.7%	**28.1%**
Net Charge-offs/Total Income	4.9%	4.7%	3.1%	2.9%	**1.7%**
Dividends/Total Income	60.1%	60.5%	61.5%	64.3%	**64.7%**
Yield on Average Loans	11.3%	12.7%	13.4%	13.5%	**12.7%**
Dividends/Average Shares	7.3%	8.4%	8.5%	8.2%	**8.0%**
Net Margins: Loans-Dividends	4.0%	4.3%	4.9%	5.3%	**4.7%**
Actual/Potential Members	40.3%	33.0%	39.0%	39.3%	**24.3%**
Number of: Credit Unions	996	960	924	891	**854**
Members	1,432,594	1,446,075	1,444,328	1,457,845	**1,416,832**
New Charters	6	6	5	4	**3**
Mergers	30	33	33	31	**32**
Liquidations	15	9	8	5	**6**
Conversions	—	—	—	1	**2**

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS

SUMMARY OF SIGNIFICANT CHANGES
(Figures as of December 31)

	1983	1984	% Change
Credit Unions	891	854	− 4.2%
Members	1,457,845	1,416,832	− 2.8%
Assets	$ 3,262,759,615	$ 3,364,951,679	+ 3.1%
Total Shares	$ 3,020,213,975	$ 3,109,439,389	+ 3.0%
Total Dividends	$ 227,380,822	$ 246,238,188	+ 8.3%
Total New Loans	$ 1,355,324,973	$ 1,607,032,729	+18.6%

RATIOS FROM THE CONSOLIDATED FINANCIAL STATEMENTS

	1983	1984	Increase/ (Decrease)
Res. & Surp. to Assets	6.6%	6.9%	+ .3%
Res. & Surp. to Loans	12.5%	12.1%	− .4%
Loans to Total Shares	57.5%	61.1%	+3.6%
Non-Risk Earn. Assets/Shares	48.6%	46.8%	−1.8%
Operating Exp. to Total Income	31.7%	28.1%	−3.6%
Div. to Total Income	64.3%	64.7%	+ .4%
Net Charge off Loans to Total Income	2.9%	1.7%	−1.2%
Loans 2 mo. or more delinquent/ total loans	3.5%	2.6%	− .9%
Yield on Ave. Loans Outstand	13.5%	12.7%	− .8%
Div. Rate on Ave. Share Outstand	8.2%	8.0%	− .2%

CREDIT UNION NEW CHARTER SUMMARY
1984-85 Fiscal Year

Charter No.	Date	Name	Common Bond	Location
2510	10/84	Commerce America	Associational	Chicago
2511	10/84	St. Helena Parish	Associational	Chicago
2512	04/85	Bikol	Associational	Westchester
2513	04/85	Midwest Businessmen's	Associational	Palos Hills
2514	05/85	Small Business Association	Associational	Springfield

ILLINOIS CREDIT UNIONS
STATISTICAL SUMMARY — PERCENTAGE DISTRIBUTION OF CONSOLIDATED BALANCE SHEETS AND OF INCOME STATEMENTS

	1980	1981	1982	1983	1984
ASSETS					
Non-Risk Investments	27.1%	26.5%	41.4%	45.1%	42.1%
Loans	71.0	68.3	56.5	52.7	55.9
All Fixed Assets	1.2	1.4	1.3	1.2	1.2
Other	.7	3.8	.8	1.0	.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES AND EQUITY					
Notes Payable	1.8%	1.7%	.7%	.7%	.6%
All Other Liabilities	1.0	1.1	.7	.7	.7
Common Shares	75.7	69.2	70.4	69.4	68.3
Class of Shares	14.9	21.0	21.6	23.2	24.2
Regular Reserve	3.7	3.6	3.2	2.8	2.7
Undivided Earnings	2.9	3.4	3.4	3.2	3.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%
INCOME					
Net Loan Income	79.8%	71.1%	67.1%	63.0%	60.5%
Investments	19.5	27.6	32.1	35.2	37.5
Other (including gains & losses)	.7	1.3	.8	1.8	2.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%
EXPENSES					
Salaries & Benefits	14.0%	13.4%	13.6%	13.3%	11.9%
General & Administrative	15.0	14.0	13.8	14.2	13.3
Interest	2.0	1.2	1.0	.5	.4
Total	31.0%	28.6%	28.4%	28.0%	25.6%
Dividends	60.1%	60.5%	61.5%	64.3%	64.7%
Regular Reserve & Loan Loss Provision	6.9	6.5	5.2	4.8	4.4
Undivided Earnings	2.0	4.4	4.9	2.9	5.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
CONSOLIDATED BALANCE SHEET
December 31, 1983 and December 31, 1984
(In Thousands of Dollars)

	1983	1984	Analysis of 1984 Totals
ASSETS			
Cash on Hand & in Banks	$ 62,620	$ 68,537	42.1%
Common Trust Investments	56,096	30,262	
S & L and Bank Investments	381,772	308,417	
U.S. Gov. & Agcy. Oblig.	576,523	412,176	
Shares of Other C.U.	4,876	5,506	
Dep. in Central C.U.	390,566	303,858	
Other Investments	—	287,316	
Loans to Other C.U.	116	323	55.9
Loans to Members	1,737,450	1,900,603	
(Res. for Loan Losses)	(18,918)	(20,142)	
Furn.-Fix. (Less Depr.)	12,772	13,800	2.0
Land & Build. (Less Depr.)	27,271	26,814	
Other Assets	31,616	27,482	
Total Assets	$3,262,760	$3,364,952	100.0%
LIABILITIES			
Accounts Payable	$ 6,337	$ 10,598	0.3%
Notes Payable	24,157	20,894	0.6
Dividends Payable	10,656	10,823	0.3
Other Liabilities	3,864	2,525	0.1
Total Liabilities	$ 45,014	$ 44,840	1.3%
NET WORTH			
Common Shares	$2,263,931	$2,295,168	68.3%
Other Classes of Shares	638,071	681,512	20.3
Share Draft Accts.	118,212	132,759	3.9
Regular Reserve	92,428	89,983	2.7
Undivided Earnings	53,157	62,038	1.8
Other Reserves	51,947	58,652	1.7
Total Net Worth	3,217,746	$3,320,112	98.7%
Total Liab.-Net Worth	$3,262,760	$3,364,952	100.0%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
For the years ending December 31, 1983 and December 31, 1984

(In Thousands of Dollars)

	Dec. 31 1983	Dec. 31 1984	Analysis of 1984 Totals
INCOME:			
Interest - Members' Loans	$ 224,025	$ 231,222	60.8%
(Less Interest Rebates)	(1,063)	(1,023)	(0.3)
Interest - Investments	124,491	142,501	37.5
Gain (Loss) - Sale of Invest.	658	1,062	0.3
Other Income	5,573	6,717	1.7
Total Income	$ 353,684	$ 380,479	100.0%
EXPENSES:			
Salaries and Benefits	$ 47,047	$ 45,271	11.9%
Insurance (Less Rebates)	11,595	10,505	2.8
Interest on Borrowed Money	1,633	1,706	0.4
Dividends	227,381	246,238	64.7
Provision for Loan Losses	12,622	9,375	2.5
Office Operation Expense	14,469	14,379	3.8
Other Expenses	24,380	25,716	6.7
Total Expenses	$ 339,127	$ 353,190	92.8%
NET EARNINGS:	$ 14,557	$ 27,289	
Distribution of Net Earnings:			
Regular Reserve	$ 4,210	$ 7,207	1.9%
Undivided Earnings Accounts	10,347	20,082	5.3%
Total Distributed	$ 14,557	$ 27,289	100%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
PERIODIC TREND OF GROWTH

YEAR	NO. OF C.U.	NO. OF MEMBERS	NO. OF BORROWERS	ASSETS	% - GROWTH PER ANNUM	TOTAL LOANS	TOTAL SHARES	AVE. SHARE BALANCE	TOTAL DIVIDENDS
1929	47	10,762	6,249	612,952	—	547,911	567,239	52	24,375
1930	78	14,550	8,093	882,458	43.9	764,611	800,451	55	42,865
1935	274	91,491	46,534	5,166,636	42.4	4,115,226	4,724,470	51	166,658
1940	644	268,237	140,524	26,393,395	38.6	20,332,575	24,122,323	89	920,871
1945	646	279,439	93,388	44,617,820	11.1	12,425,911	40,916,294	146	679,706
1950	815	409,413	187,771	95,481,263	15.9	56,577,305	84,867,948	207	2,305,959
1955	1,275	602,381	268,795	218,517,013	18.5	168,982,737	196,425,057	326	5,895,404
1960	1,531	776,406	361,259	377,812,340	11.6	281,409,903	341,173,720	439	12,391,432
1965	1,370	941,794	404,468	546,913,890	7.7	399,739,005	497,689,155	528	19,473,332
1970	1,254	1,004,914	459,833	757,242,145	6.7	558,780,536	682,778,312	679	32,093,107
1971	1,226	1,022,110	457,365	844,225,994	11.4	604,296,484	761,069,762	744	37,033,930
1972	1,208	1,064,933	474,388	950,724,128	12.6	673,706,457	857,069,119	804	40,883,285
1973	1,196	1,112,321	498,192	1,062,901,248	11.8	765,069,470	943,501,331	848	48,298,689
1974	1,197	1,160,431	514,329	1,176,701,613	10.7	836,295,617	1,036,212,990	892	55,206,289
1975	1,159	1,188,438	520,909	1,360,667,839	15.6	942,740,113	1,233,588,046	1,037	66,153,628
1976	1,131	1,209,996	541,034	1,554,393,370	14.2	1,124,020,535	1,347,380,890	1,113	76,735,369
1977	1,095	1,274,732	582,461	1,805,048,038	16.1	1,346,840,113	1,523,198,791	1,194	89,664,886
1978	1,063	1,354,048	617,475	2,023,981,067	12.1	1,606,083,404	1,772,535,200	1,309	105,002,586
1979	1,035	1,406,798	642,877	2,161,386,653	6.8	1,762,500,570	1,886,043,192	1,341	119,321,844
1980	996	1,432,594	641,732	2,262,949,767	4.7	1,617,660,644	2,050,300,196	1,431	144,228,905
1981	960	1,446,075	640,548	2,367,852,235	4.6	1,631,084,743	2,136,733,513	1,478	175,561,828
1982	924	1,444,328	599,593	2,756,229,994	16.4	1,574,112,064	2,533,064,114	1,754	197,429,281
1983	891	1,457,845	603,918	3,262,759,615	18.4	1,737,450,144	3,020,266,232	2,072	227,380,822
1984	854	1,416,832	~~598,710~~	3,364,951,679	3.1	1,900,603,790	3,109,439,389	2,195	246,238,188

55 Year Avg. = 15.4%

ILLINOIS STATE CHARTERED CREDIT UNIONS CLASSIFICATION BY COMMON BONDS OF INTEREST

Common Bond	No. of Credit Unions 1983	No. of Credit Unions 1984	Number of Members 1983	Number of Members 1984	Assets in Thousands 1983	Assets in Thousands 1984	Assets % Increase (Decrease)	% of 84 Total Assets
ASSOCIATIONAL								
Cooperative	7	5	22,938	21,805	$ 33,543	$ 41,013	22	1.2%
Fraternal & Professional	15	15	26,254	26,696	79,374	81,797	3	2.4
Religious	65	64	57,312	58,590	79,905	87,192	12	2.6
Labor Unions	40	37	46,708	46,447	59,090	67,066	13	2.0
Other Associations	29	31	125,569	139,349	163,961	202,008	23	6.0
TOTAL ASSOCIATIONAL	156	152	278,781	292,887	$ 415,873	$ 479,076	15	14.2%
OCCUPATIONAL								
Agriculture	0	0	0	0	$ 0	$ 0	0	0.0%
Mining	2	2	524	522	849	858	1	0.0
Contract Construction	4	3	2,087	2,296	1,106	1,043	(5)	0.0
Manufacturing	342	322	522,917	437,795	1,221,576	967,151	(20)	28.7
Food	44	42	40,620	41,541	83,572	91,206	9	2.7
Textile and Apparel	4	4	1,384	1,461	1,663	1,709	2	0.1
Lumber and Wood	7	7	2,890	3,208	5,200	5,402	3	0.2
Paper	13	11	2,901	2,607	3,280	2,752	(16)	0.1
Printing & Publishing	36	36	33,452	34,537	37,558	41,358	10	1.2
Chemical	28	26	46,568	48,933	96,157	113,762	18	3.4
Petroleum Refining	10	10	29,414	29,871	68,608	78,757	14	2.3
Rubber and Plastics	4	3	1,186	662	1,126	680	(39)	0.0
Leather	2	2	1,028	936	1,346	1,160	(13)	0.0
Stone and Glass	3	3	720	745	780	870	11	0.0
Metal	74	67	70,168	68,235	139,931	147,829	5	4.4
Machinery	100	95	279,478	192,008	761,436	460,055	(39)	13.7
Other Manufacturing	17	16	13,108	13,051	20,919	21,611	3	0.6
Transportation	45	45	126,031	131,662	705,265	868,414	23	25.8
Communications	28	28	47,105	48,234	111,879	127,272	13	3.8
Utilities	21	21	33,313	35,108	74,535	85,312	14	2.5
Retail	19	16	17,443	16,254	26,028	27,778	6	0.8
Finance	14	12	11,072	8,342	15,597	15,589	(0)	0.5
Service	47	45	55,243	59,865	59,932	69,177	15	2.1
Education	74	73	124,683	131,493	210,828	238,927	13	7.1
Government	110	107	184,012	195,292	328,477	371,433	13	11.0
Federal	37	36	117,018	125,880	224,124	255,427	14	7.6
State and Local	73	71	66,994	69,412	104,353	116,006	11	3.4
Other Occupational	2	2	843	741	463	481	3	0.0
TOTAL OCCUPATIONAL	708	676	1,125,273	1,067,604	$2,756,535	$2,773,435	0	82.3%
Community	27	26	53,791	56,341	$ 90,352	$ 112,441	24	3.5%
GRAND TOTAL	891	854	1,457,845	1,416,832	$3,262,760	$3,364,952	3	100%

STATE OF ILLINOIS
CREDIT UNION DIVISION
STATE CHARTERED CREDIT UNIONS CLASSIFIED BY TOTAL ASSETS
For the years ending December 31, 1983 and December 31, 1984

	Number of C.U.		% of 1984	Number of Members		% of 1984	Assets in Thousands		% of 1984
	1983	1984	Total C.U.	1983	1984	Total Mbrs.	1983	1984	Total Assets
LESS THAN $10,000	0	2	9.8%	0	56	0.7%	$ 0	$ 3	0.1%
10,000 – 19,999	9	7		979	577		152	113	
20,000 – 24,999	2	0		162	0		45	0	
25,000 – 49,999	30	23		3,413	2,655		1,157	815	
50,000 – 99,999	58	52		7,922	6,771		4,488	4,046	
100,000 – 199,999	93	78	31.7	21,673	17,002	5.7	14,090	11,557	2.2
200,000 – 349,999	118	117		34,344	31,947		31,265	31,331	
350,000 – 499,999	93	76		38,414	32,172		39,138	31,955	
500,000 – 749,999	76	74	15.5	40,376	34,394	5.4	47,395	45,230	2.9
750,000 – 999,999	60	58		46,632	41,502		52,771	50,608	
1,000,000 – 1,999,999	125	131	43.0	124,479	127,478	88.2	175,167	185,209	94.8
2,000,000 – 4,999,999	126	121		250,035	231,660		400,967	395,829	
5,000,000 – 9,999,999	52	56		184,773	181,181		366,954	381,908	
10,000,000 OR GREATER	49	59		704,643	709,437		2,129,171	2,226,348	
GRAND TOTALS	891	854	100%	1,457,845	1,416,832	100%	$3,262,760	$3,364,952	100%

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFIED BY COUNTIES
AS OF DECEMBER 31, 1984

County	# of C.U.'s	Total Assets	Total Shares	Total Members
Adams	14	$ 22,797,501	$ 20,352,123	12,164
Alexander	0	0	0	0
Bond	0	0	0	0
*Boone	1	178,540	157,341	406
Brown	0	0	0	0
Bureau	2	354,469	316,364	291
Calhoun	1	30,340	26,378	140
Carroll	1	898,308	789,091	561
Cass	1	434,738	365,570	290
Champaign	25	170,733,866	145,390,210	88,112
Christian	4	11,975,618	10,979,845	7,568
Clark	0	0	0	0
Clay	0	0	0	0
Clinton	2	265,182	214,349	630
Coles	6	5,136,858	4,427,010	4,059
*Cook	344	1,564,553,473	1,479,189,822	498,531
Crawford	2	661,211	533,477	571
Cumberland	1	108,082	88,722	139
*DeKalb	4	12,063,430	11,274,968	6,021
DeWitt	1	212,992	198,563	453
Douglas	2	6,511,188	5,947,140	3,089
*DuPage	18	104,876,353	98,701,979	77,922
Edgar	2	961,148	771,591	793
Edwards	0	0	0	0
Effingham	4	3,536,811	3,016,250	3,938
Fayette	1	40,051	39,063	167
Ford	2	362,691	291,113	319
Franklin	0	0	0	0
Fulton	1	808,886	748,251	731
Gallatin	0	0	0	0
Greene	1	251,368	224,685	192
Grundy	3	4,849,487	4,541,762	3,212
Hamilton	0	0	0	0
Hancock	0	0	0	0
Hardin	0	0	0	0
Henderson	0	0	0	0
Henry	3	1,077,364	966,324	699
Iroquois	0	0	0	0
Jackson	6	18,481,324	17,785,902	9,889
Jasper	0	0	0	0
Jefferson	0	0	0	0
Jersey	0	0	0	0
*Jo Daviess	1	286,878	265,925	210
Johnson	1	1,259,318	1,202,968	845
*Kane	37	117,140,844	105,419,696	53,905
Kankakee	20	65,460,272	59,622,465	31,134
*Kendall	1	467,820	409,335	545
Knox	13	29,497,735	26,595,732	16,929
*Lake	18	223,178,580	207,096,276	113,922
LaSalle	19	50,987,587	46,264,639	26,634
Lawrence	1	158,411	139,343	109

CLASSIFIED BY COUNTIES (continued)

County	# of C.U.'s	Total Assets	Total Shares	Total Members
*Lee	2	565,583	508,296	794
Livingston	4	1,253,082	1,080,775	1,634
Logan	5	11,288,839	10,560,311	5,733
McDonough	1	1,998,965	1,906,281	2,000
*McHenry	6	4,279,161	3,758,774	4,267
McLean	13	20,095,964	17,923,475	15,011
Macon	30	131,011,145	116,575,496	53,473
Macoupin	0	0	0	0
Madison	22	71,454,283	64,414,663	33,657
Marion	2	1,282,905	1,123,855	1,035
Marshall	0	0	0	0
Mason	0	0	0	0
Massac	2	1,956,826	1,732,952	1,408
Menard	0	0	0	0
Mercer	2	334,846	290,207	566
Monroe	0	0	0	0
Montgomery	1	87,384	85,000	295
Morgan	1	147,993	133,975	325
Moultrie	0	0	0	0
*Ogle	3	4,409,446	3,997,954	4,400
Peoria	24	52,816,449	46,904,329	30,026
Perry	1	77,701	63,689	171
Piatt	2	394,732	334,139	380
Pike	2	122,704	104,733	218
Pope	0	0	0	0
Pulaski	1	205,295	192,166	183
Putnam	1	404,509	346,288	526
Randolph	2	345,477	246,849	659
Richland	0	0	0	0
Rock Island	23	233,792,871	215,507,745	81,049
St. Clair	21	85,860,669	76,486,030	42,585
Saline	2	1,417,966	1,268,217	567
Sangamon	29	57,573,878	51,381,486	34,388
Schuyler	0	0	0	0
Scott	1	210,879	190,748	142
Shelby	0	0	0	0
Stark	0	0	0	0
*Stephenson	8	26,326,689	23,935,386	10,149
Tazewell	4	6,854,114	5,963,685	3,825
Union	1	776,119	635,338	720
Vermilion	21	79,655,373	73,620,110	37,891
Wabash	1	2,623,919	2,277,724	1,852
Warren	1	228,884	215,517	357
Washington	0	0	0	0
Wayne	0	0	0	0
White	0	0	0	0
*Whiteside	4	10,388,250	8,854,060	6,289
*Will	13	48,514,199	44,928,752	20,943
Williamson	6	11,448,454	10,755,155	6,944
*Winnebago	28	73,537,447	66,346,402	45,762
Woodford	1	509,955	434,555	488
Grand Totals	854	$ 3,364,951,679	$ 3,109,439,389	1,416,832

* Counties supervised by Chicago Office of the Credit Union Division.

EVALUATION PERFORMANCE REPORTS

Each of the 1984 Annual Reports filed with the Department were compiled and compared with the data of other credit unions of similar asset size. The result of this comparison was a four-page computer generated list of financial data detailing the five-year financial trends of each credit union, and a numerical rating based on how each of these trends compared with those computed for other credit unions.

These reports were mailed to each credit union to be used as a management tool in identifying the trends in their credit unions and help plan for improvement in areas of below-average performance.

The reproduction of a sample report which follows indicates the detailed information that each report provides.

ILLINOIS
EVALUATION PERFORMANCE LETTER - 1984 DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION

CREDIT UNION:

THE DEPARTMENT HAS ANALYZED THE PAST 5-YEARS ANNUAL REPORTS YOUR CREDIT UNION HAS FILED WITH THIS OFFICE. ENCLOSED FOR YOUR INFORMATION ARE COPIES OF A FINANCIAL HISTORY AND RATIO ANALYSIS FOR THESE 5 YEARS. THESE REPORTS INDICATE IMPORTANT TRENDS IN YOUR CREDIT UNION, AND ALSO COMPARE THESE TRENDS WITH ALL OTHER ILLINOIS STATE CHARTERED CREDIT UNIONS OF THE SAME ASSET SIZE (PEER GROUP).

STATISTICAL ANALYSIS HAS SHOWN THAT CERTAIN RATIOS DESCRIBING RESERVES, DELINQUENCY, SOLVENCY, AND EXPENSES ARE VERY INDICATIVE OF CONTINUED FINANCIAL SUCCESS. THESE RATIOS ALSO CAN POINT OUT AREAS OF CONCERN FOR BOTH THE DIRECTORS OF YOUR CREDIT UNION AND FOR THE DEPARTMENT.

USING TEN FINANCIAL RATIOS AND ASSIGNING A SCALE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) FOR EACH, A TOTAL SCORE WAS COMPUTED OF 21 FOR YOUR CREDIT UNIONS FINANCIAL CONDITION. THIS SCORE RESULTS IN AN OVERALL CONDITION CODE OF 1 OR EXCELLENT (EXCELLENT, GOOD, FAIR, WEAK, UNSATISFACTORY).

IF YOUR CREDIT UNION RECEIVED A 4 (WEAK) OR 5 (UNSATISFACTORY) ON ANY OF THE TEN SELECTED RATIOS THEY ARE LISTED BELOW:

** DELINQUENCY ** TOTAL DELINQUENT LOANS AS A % OF TOTAL LOANS WAS 3.4% WHICH IS 0.5% ABOVE THE AVERAGE FOR YOUR PEER GROUP, RESULTING IN A SCORE OF 4 ON THIS RATIO.

THE FOLLOWING PAGE LISTS THE TEN FINANCIAL RATIOS USED FOR THIS EVALUATION AND INCLUDES THE RATIO VALUES AND EVALUATION SCORES ASSIGNED FOR THE PAST TWO YEARS. THIS IS INTENDED TO GIVE YOUR BOARD INFORMATION TO RECOGNIZE THE TRENDS IN YOUR CREDIT UNION AND PLAN FOR IMPROVEMENT IN AREAS BELOW AVERAGE PERFORMANCE.

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                                  EVALUATION COMPARISON  1983 - 1984
CREDIT UNION:

   LISTED BELOW ARE THE RATIO VALUES (EXPRESSED AS A %) AND EVALUATION SCORES ASSIGNED FOR EACH OF THE 10 RATIOS FOR BOTH
   YEARS 1983 AND 1984.

   THE DATA BELOW REPRESENTS THE VALUE FOR EACH RATIO.  THE DATA ENCLOSED IN THE <  > IS THE EVALUATION SCORE
   OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) ASSIGNED FOR EACH RATIO.
                                                                                                1983              1984
 **   EXPENSES    **   THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL EXPENSES MINUS THE           2.6 %  <3>    (   9.4)%  <2>
                       3-YEAR COMPOUNDED GROWTH RATE OF TOTAL INCOME

 **   RESERVES    **   THE 5-YEAR COMPOUNDED GROWTH RATE OF RESERVES AND UNDIVIDED             6.0 %  <3>       18.3 %  <2>
                       EARNINGS MINUS THE 5-YEAR COMPOUNDED GROWTH RATE OF LOANS

 ** MARKET GROWTH **   % INCREASE (DECREASE) IN TOTAL SHARES FROM THE PRIOR YEAR              31.7 %  <2>        6.2 %  <3>

 **   RESERVES    **   % INCREASE (DECREASE) IN TOTAL RESERVES AND UNDIVIDED EARNINGS          1.1 %  <4>       77.4 %  <1>
                       FROM THE PRIOR YEAR

 **   SOLVENCY    **   RESERVES AND UNDIVIDED EARNINGS AND SHARES DIVIDED BY SHARES          119.3 %  <2>      131.4 %  <1>

 **   EXPENSES    **   TOTAL OPERATING EXPENSES (EXCLUDING INTEREST AND PLL) DIVIDED           2.8 %  <2>        2.8 %  <2>
                       BY AVERAGE ASSETS

 **   EXPENSES    **   SALARIES AND BENEFITS AS A % OF GROSS INCOME                            6.9 %  <2>        7.8 %  <2>

 **  COMPETITION  **   DIVIDENDS AS A % OF GROSS INCOME                                       65.3 %  <2>       68.1 %  <2>

 **  DELINQUENCY  **   NET CHARGE-OFFS DIVIDED BY AVERAGE LOANS                                0.0 %  <2>        0.0 %  <2>

 **  DELINQUENCY  **   TOTAL DELINQUENT LOANS AS A % OF TOTAL LOANS.                           2.2 %  <3>        3.4 %  <4>
                                                                                                      ====              ====

                                                    TOTAL EVALUATION SCORE                            <25>              <21>

   THIS INFORMATION SHOULD BE REVIEWED BY THE BOARD ALONG WITH THE 5-YEAR FINANCIAL HISTORY AND 5-YEAR RATIO ANALYSIS
   WHICH FOLLOWS.  IT IS BECOMING INCREASINGLY IMPORTANT THAT BOARDS AND MANAGERS RECOGNIZE THE TRENDS OF THEIR CREDIT
   UNION AND INCORPORATE THIS DATA INTO THE PLANNING PROCESS RATHER THAN VIEW THIS AS A REPORT CARD ON PERFORMANCE.
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PROGRAM: DFICUN43                            DEPARTMENT OF FINANCIAL INSTITUTIONS
REPORT : CUNP4302                             CREDIT UNION DIVISION - SPRINGFIELD                                    RUN DATE:  03/25/85
                                    5 YEAR FINANCIAL HISTORY (ALL DATA AS OF DECEMBER 31)
                              CREDIT UNION CHARTER NUMBER:          NAME:

                          .......1980.......     .......1981.......     .......1982.......     .......1983.......     .......1984.......
                          AMOUNT    % CHANGE     AMOUNT    % CHANGE     AMOUNT    % CHANGE     AMOUNT    % CHANGE     AMOUNT    % CHANGE

ASSETS:
  CASH                       5,714                25,378                12,174                35,204                38,840
  COMMON TRUST INVEST.           0                     0                     0                     0                     0
  DEP. IN BANK AND S&L           0                     0                20,000                     0                     0
  DEP. IN OTHER CRED U      13,362                22,538                18,167                72,482                51,314
  SHARES IN CLF                  0                     0                     0                     0                     0
  US GOVT & AGENCY SEC           0                     0                     0                     0                     0
  ALL OTHER INVEST.              0                     0                     0                     0                     0
  INVEST. LOSS ALLOW.            0                     0                     0                     0                     0
  LOANS TO MEMBERS         448,828      -3.8     411,980      -8.2     444,563       7.9     521,283      17.3     645,074      23.7
  (LOAN LOSS ALLOW)     (        0)         (          0)         (          0)         (      6,419)         (      6,419)
  LOANS TO OTHER CU              0                     0                     0                     0                     0
  LAND AND BUILDINGS            41                    21                     0                     0                     0
  OTHER FIXED ASSETS             0                     0                     0                     0                     0
  ALL OTHER ASSETS               0                     0                     0                     0                     0
      TOTAL ASSETS         467,945      -3.5     459,917      -1.7     494,904       7.6     622,550      25.8     728,809      17.1

LIABILITIES & CAPITAL:
  ACCOUNTS PAYABLE               0                     0                   381                     0                     0
  DIVIDENDS PAYABLE              0                     0                     0                     0                     0
  NOTES & INT. PAYABLE      41,203     216.9           0    -100.0           0        .0           0        .0           0        .0
  OTHER LIABILITIES            290                   385                     0                     0                     0
    TOTAL LIABILITIES       41,493       2.1         385     -99.1         381      -1.0           0    -100.0           0        .0
  COMMON SHARES            360,735      -3.0     337,731      -6.4     400,243      18.5     527,213      31.7     559,650       6.2
  SHARE DRAFTS                   0        .0           0        .0           0        .0           0        .0           0        .0
  CLASSES OF SHARES              0        .0           0        .0           0        .0           0        .0           0        .0
  IRA/KEOGH & RETIRE             0        .0           0        .0           0        .0           0        .0           0        .0
    TOTAL SHARES           360,735      -3.0     337,731      -6.4     400,243      18.5     527,213      31.7     559,650       6.2
  REGULAR RESERVE           38,693                41,468                45,949                52,700                52,700
  OTHER RESERVES                 0                32,423                 6,419                42,637                42,637
  UNDIVIDED EARNINGS        27,024                47,910                41,912                     0                73,822
    TOT RES & UND EARN      65,717      -9.4     121,801      85.3      94,280     -22.6      95,337       1.1     169,159      77.4
      TOT LIAB & CAPT      467,945      -3.5     459,917      -1.7     494,904       7.6     622,550      25.8     728,809      17.1

INCOME & EXPENSE:
  GROSS INCOME              55,493       1.9      59,748       7.7      63,949       7.0      76,474      19.6      92,562      21.0
  SALARIES & BENEFITS        3,550      12.7       3,840       8.2       5,079      32.3       5,300       4.4       7,200      35.8
  TOTAL OTHER OPER EXP      10,740       3.6       7,997     -25.5      10,150      26.9      10,566       4.1      11,539       9.2
  NON-OPER INCOME(EXP)           0        .0           0        .0           0        .0           0        .0           0        .0
  PROV FOR LOAN LOSSES           0        .0           0        .0           0        .0           0        .0           0        .0
  TOTAL DIV & INT           27,389        .0      37,713      37.7      38,508       2.1      49,923      29.6      63,000      26.2
  TRANSFER TO STAT RES       5,446                 4,481                 4,911                 6,751                 6,500
      NET INCOME             8,368                 5,717                 5,301                 3,934                 4,323

OTHER INFORMATION:
  REG SHARE DIV RATE           .00        .0       10.00        .0       12.00      20.0       12.00        .0       13.00       8.3
  UNSECURED LOAN RATE        15.00      N.A.       15.00      N.A.       15.00      N.A.       15.00      N.A.       15.00      N.A.
  NEW MONEY LOANED         323,496      83.1      80,253     -75.2     432,734     439.2     547,330      26.5     762,450      39.3
  NET CHRG OFF LOANS             0        .0           0        .0           0        .0           0        .0           0        .0
  FULL TIME EMPLOYEES            0        .0           0        .0           0        .0           0        .0           0        .0
  PART TIME EMPLOYEES            1        .0           1        .0           0    -100.0           1        .0           1        .0
  MEMBERS/POT MEMBERS        88.30      N.A.       93.20      N.A.       95.60      N.A.       91.50      N.A.      100.00      N.A.
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PROGRAM: DFICUN45                               DEPARTMENT OF FINANCIAL INSTITUTIONS
REPORT : CUNP4502                               CREDIT UNION DIVISION - SPRINGFIELD                                  RUN DATE:  04/09/85
                                          5 YEAR RATIO ANALYSIS (ALL DATA AS OF DECEMBER 31)
                                     CREDIT UNION CHARTER NUMBER:         NAME:
                                                                                                                         1984
                                                          1980         1981         1982         1983      - 1984        PEER
  I. GROWTH RATIOS (AVERAGE GROWTH)
        SHARES - 5 YR                                      5.6          -.7          3.0          9.1        11.6        11.5
        LOANS - 5 YR                                       8.8          2.4           .8          2.8         9.5         7.4
        RESERVES & UNDIVIDED EARN (NET WORTH) - 5 YR      14.9         26.4         12.4          8.8        27.8        17.4
        MEMBERS - 5 YR                                     4.1          3.9          2.9          2.6         2.7          .6
        BORROWERS - 5 YR                                  16.8           .9          2.1           .0       -10.1          .1
        GROSS INCOME - 3 YR                                7.4          4.7          7.3         13.1        20.3        11.3
        TOTAL EXPENSES (LESS DIV, INT & PLL) - 3 YR       11.6          4.4          5.6         15.7        10.9        12.2

 II. BALANCE SHEET ANALYSIS:
        LOANS/SHARES                                     124.4        122.0        111.1         98.9       115.3        82.2
        LOANS/ASSETS                                      95.9         89.6         89.8         83.7        88.5        71.6
        RESERVES & UNDIVIDED EARNINGS/ASSETS              14.0         26.5         19.1         16.3        24.1        12.5
        RESERVES & UNDIVIDED EARNINGS & SHARES/SHARES    118.2        136.1        123.6        119.3       131.4       114.8
        BORROWINGS/RES & UNDIVIDED EARN & SHARES           9.7           .0           .0           .0          .0          .3
        LIQUIDITY RATIO                                    4.7         14.2         12.6         20.4        16.1        30.7
        COMMON SHARES/ALL SHARES & BORROWINGS             89.7        100.0        100.0        100.0       100.0        94.6

III. INCOME & EXPENSE ANALYSIS (% OF GROSS INCOME):
        LOAN INCOME                                       99.7         98.8         98.9         94.0        95.9        74.8
        SALARY & BENEFITS                                  6.4          6.4          7.9          6.9         7.8        13.6
        INTEREST EXPENSE                                   1.2           .0           .0           .0          .0          .2
        OPERATING EXPENSE LESS INTEREST & PLL             24.6         19.8         23.8         20.7        20.2        35.1
        PROVISION FOR LOAN LOSSES (PLL)                     .0           .0           .0           .0          .0         3.1
        TRANSFER TO STATUTORY RESERVE                      9.8          7.5         10.8          8.8         7.0         3.4
        DIVIDENDS                                         49.4         63.1         60.2         65.3        68.1        52.8
        NET INCOME                                        15.1          9.6          5.2          5.1         4.7         6.2

 IV. LOAN ANALYSIS:
        YIELD ON AVERAGE LOANS                            12.1         13.7         14.8         14.9        15.2        13.6
        RESERVE & SURPLUS/LOANS                           14.6         29.6         21.2         19.5        27.2        19.4
        DELINQUENT LOANS/LOANS                             1.1          4.2          2.3          2.2         3.4         2.9
        NET CHARGE-OFFS/AVERAGE LOANS                       .0           .0           .0           .0          .0          .5
        NET CHRG-OFF/REG RES & RES FOR LOAN LOSSES          .0           .0           .0           .0          .0         6.9
        NET CHARGE-OFFS/GROSS INCOME                        .0           .0           .0           .0          .0         2.[illegible]

  V. MANAGEMENT ANALYSIS:
        YIELD ON AVERAGE ASSETS                           11.6         12.9         13.4         13.7        13.7        12.5
        COST OF FUNDS/AVERAGE ASSETS                       5.9          8.1          8.1          8.9         9.3         6.5
        NET SPREAD                                         5.8          4.7          5.3          4.7         4.4         6.1
        OPERATING EXP LESS INT & PLL/AVER ASSETS           2.9          2.6          3.2          2.8         2.8         4.4
        NET INC BEFORE TRANS TO STAT RES/AVER ASSETS       2.9          2.2          2.1          1.9         1.6         1.2
        ESTIMATED LOAN MATURITY IN MONTHS                 16.4         46.0         12.4         11.3         9.8        12.5
        MEMBERS/POTENTIAL MEMBERS                         88.3         93.2         95.6         91.5       100.0        62.5
        BORROWERS/MEMBERS                                 98.0         57.1         58.3         56.9        57.5        37.8

 VI. OTHER INFORMATION (ALL AMOUNTS IN DOLLARS):
        AVERAGE SHARE BALANCE                        $  1,777.0   $  1,647.5   $  1,853.0   $  2,448.8   $  2,476.3   $  1,265.9
        AVERAGE LOAN BALANCE                         $  2,255.4   $  3,521.2   $  3,528.3   $  4,238.1   $  4,962.1   $  2,650.2
        LOANS/EMPLOYEE - FTE (000 OMITTED)           $    897.7   $    824.0   $       .0   $  1,042.6   $  1,290.1   $    492.2
        ASSETS/EMPLOYEE - FTE (000 OMITTED)          $    935.9   $    919.8   $       .0   $  1,245.1   $  1,457.6   $    692.0
        SALARY & BENEFITS/EMPLOYEE - FTE             $  7,100.0   $  7,680.0   $       .0   $ 10,600.0   $ 14,400.0   $ 10,868.1
        OPERATING EXPENSE LESS INTEREST & PLL/EMPL   $ 27,292.0   $ 23,674.0   $       .0   $ 31,696.0   $ 37,478.0   $ 27,472.1
        OPERATING EXPENSE LESS INTEREST & PLL/MEMBER $     67.2   $     57.7   $     70.5   $     73.4   $     82.9   $     57.1
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Illinois Chartered Credit Unions

County	Credit Union	City	Assets	Members
Adams	Adams E/T Co-Op Cred Un	Camp Point	158,760	178
	ACPSE Credit Union	Quincy	569,453	575
	Adams County State Emp		716,436	513
	Brower Empl Credit Union		33,802	057
	CFPCO Empl Credit Union		260,985	209
	Gardner Denver Employees		3,816,934	1,386
	Harris Credit Union		1,916,665	914
	Moorman Employees Cred U		9,814,230	3,494
	Quinco		2,031,954	1,552
	Quincy Bell		366,663	282
	Quincy Charter Credit Un		1,405,812	1,703
	Quincy Clinic Emply CU		235,558	245
	Quincy Municipal		265,035	359
	Quincy Postal Empl Cr U		1,205,214	697
Boone	Peoples Credit Union	Capron	178,540	406
Bureau	Princeton Champion Emp CU	Princeton	57,898	121
	Nail Workers Credit Union	Spring Valley	296,571	170
Calhoun	Kampsville Comm Credit U	Kampsville	30,340	140
Carroll	Milledgeville Comm CU	Milledgeville	898,308	561
Cass	Beardstown Comm Crdt Union	Beardstown	434,738	290
Champaign	C S Johnson Co Employees	Champaign	391,973	221
	Central Illinois		4,472,419	5,000
	Champaign A E Staley		75,379	091
	Champaign Bell Credti Un		1,407,654	845
	Champaign City Schls Empl		3,272,311	2,448
	Champaign Municipal Empl		488,519	461
	Champaign Postal		1,195,372	604
	Clifford-Jacobs Emp Crd U		1,224,274	456
	Collegiate Cap/Gown Crd U		699,867	919
	Electrical Workers/601		1,152,926	777
	G R Grubb Employees Cr Un		91,453	116
	Illinois Central Gulf		2,244,304	1,581
	The News Gazette Credit U		208,341	325
	TSI Credit Union		173,432	099
	Univ/Ill Empl Credit Un		29,683,896	14,096
	Urbana Postal		495,457	341
	Credit Union 1	Rantoul	105,300,915	49,960
	Rantoul-Chanute Comm Cr Un		6,293,056	2,303
	CD/D Credit Union	Urbana	170,237	199
	Champaign Cty Emp Crd Un		405,034	460
	Champgn Meadow Gold Crd U		710,233	424
	Mercy Hosp Emp Credit U		973,047	1,364
	Northern Ill Water Corp		225,270	202
	Urbana Municipal Emp CU		942,633	815
	Utility Employees		8,435,864	4,005
Christian	Pana Area Credit Union	Pana	2,207,370	2,924
	H & S Credit Union	Taylorville	1,224,341	698
	Taylorville Community Cred		7,786,232	3,569
	Taylorville School Employ		757,675	377
Clinton	Centralia Correctional Center	Centralia	53,966	206
	Murray Employees Credit U		211,216	424
Coles	Area Educational Credit U	Mattoon	1,884,522	1,230
	Blaw-Knox Employees		1,854,330	1,552
	Coles County Postal Empl		479,042	295

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Coles	Mattoon Big Four Employee	Mattoon	461,138	321
	Mattoon Comm Cr Assoc Cr Un		297,046	469
	Mattoon St Marys		160,780	192
Cook	CPC Credit Union	Argo	2,868,174	1,659
	AAFC Credit Union	Arlington Hts	6,145,972	1,937
	Elk Grove Twnsp Schls CU		304,471	237
	Honeywell Employees		1,048,588	842
	Weber Employees Credit Un		236,362	297
	Flexonics	Bartlett	2,025,181	655
	St Clair Specialty Emp CU	Bellwood	226,130	244
	Stanadyne/Chicago Crd Un		1,843,474	770
	Superior Tea/Coffee	Bensenville	311,306	244
	Bell West Credit Union	Berwyn	13,527,874	3,856
	Berwyn Postal Employees		139,156	096
	Chicago Land Electrical		1,393,455	2,768
	Blue M Employees Credit U	Blue Island	237,109	302
	Great Lakes Refining CU		1,713,388	493
	National Van Emply Cred U	Broadview	138,642	099
	Reynolds MC Cook Employee	Brookfield	4,497,348	2,505
	Reavis Stickney Credit Un	Burbank	807,799	497
	Chicago Auto Employees	Burnham	5,316,252	2,623
	Fractional Townsp CU	Calumet City	797,184	867
	ABE Credit Union	Chicago	3,511,406	1,399
	ADA Employees Credit U		835,197	609
	All Saints Bridgeport CU		3,743,801	1,867
	Allied Van Lines Emp CU		481,091	726
	Amalgamated Meat Cutters		57,526	072
	APC Employees		67.209	060
	APG Employees Credit U		363	000
	Archer Heights Saving And CU		3,633,777	2,328
	Arcom Credit Union		232,904	300
	Artran Employees		316,838	315
	Associated Truck Employee		664,792	337
	Bagumbayan Credit Union		98,582	283
	Bell Accounting Credit U		7,920,193	2,282
	Bell General Office		12,913,788	2,792
	Bell/Howell Emp Credit U		2,358,680	2,101
	Benefit Trust Life Ins Co		718,160	406
	Berean Credit Union		341,863	318
	Bethel AME Church		35,790	134
	Brach Credit Union		2,224,371	2,525
	Brinks Employees Credit U		1,079,170	487
	Bud Logan Credit Union		219,344	255
	Bud South Branch Credit U		345,020	254
	Buehler Peer Credit Union		92,247	072
	Burlington Chicago Termin		1,104,146	1,229
	Business Opportunities CU		110,312	234
	Caballeros De San Juan		6,959,038	4,954
	Capitol Hardware Emp CU		28,601	057
	Central Area Telephone CU		10,287,101	4,572
	Central Region Postal		5,784,803	4,100
	Cergro Employees		1,169,175	540
	Chemetron Emp Credit U		308,788	188

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Chgo Sun-Times Empl CU	Chicago	4,866,723	1,543
	Chicago Alliance Crdt Un		281,999	713
	Chicago Boys Clubs Credit		33,562	121
	Chicago Carton Employees		111,809	193
	Chicago Commercial Crdt		3,978,453	2,334
	Chicago Die Sinkers Cr Un		317,242	275
	Chicago Fire Officers		1,112,971	665
	Chicago Fire-Fighters CU		5,410,683	2,976
	Chicago Firemans Assoc		3,554,012	2,950
	Chicago Japanese Civic		68,072	124
	Chicago Joint Board Rwdsu		437,534	1,246
	Chicago Local 458 Cred Union		1,583,841	1,190
	Chicago Municipal Employees		4,372,507	8,465
	Chicago Name Plate Cr Un		27,355	032
	Chicago Post Office Empl		9,223,416	7,749
	Chicago Public Library		182,378	418
	Chicago Teachers Crdt Un		266,683	509
	Chicago Tube & Iron Employees		102,515	174
	Christian Hope Credit Un		14,163	135
	Circle Campus Credit Union		2,149,096	1,895
	Clairmont Transfer Employ		261,770	149
	Clearing Machine		558,071	275
	CM/H Employees		510,426	305
	Cold Storage Employees		71,086	088
	College/University Cr U		570,421	583
	Commanding Officers/Serg		370,068	504
	Commerce America CU		103,449	100
	Con-Am Western Region		965,081	1,431
	Conf/Spanish Amer Workers		596,090	824
	Continental Central CU		194,913	148
	Continental Combined		2,130,439	1,891
	Continental 51 Emp CU		87,632	077
	Corey Steel Empl CU		506,415	262
	Cuban Amer/Chamber/Commer		281,318	399
	DCASR Chicago Credit Union		539,283	887
	Derby Foods Empl Credit U		101,377	092
	Druc Credit Union		1,693,787	1,625
	Dreis/Krump CU		149,960	260
	Edison Credit Union		32,525,503	14,259
	EESCO Employees Credit Un		89,322	084
	Ekco Employees Credit Uni		471,761	498
	Englewood 68A Employees		4,272,848	1,321
	Ethicon Suture		1,228,389	683
	Federal Center Empl CU		3,349,811	3,322
	Fellowship Baptist Church		161,648	469
	Films-Packaging Emp CU		3,737,137	1,362
	Fluor Pioneer Empl Crd U		388,709	239
	Franklin Hosp Credit U		85,269	089
	Garden City Credit Assn		376,929	319
	General Mills Employees		3,396,238	1,342
	General Office Credit U		661,235	723
	Good Shepherd Credit Union		29,392	124
	Goss Employees Credit U		866,002	891

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Grand Trunk Emp Credit U	Chicago	420,256	246
	Greater Inst Ame Church		18,687	075
	H P Smith Employees CU		240,639	191
	Hall-Roto-Central Credit		3,991,900	2,907
	Hanna Employees Credit U		241,425	137
	Harrington/King Empl CU		182,512	113
	Hawthorne Credit Union		21,059,044	6,683
	Haymarket Credit Union		456,576	575
	Health Sciences Center Cr Un		1,123,106	1,589
	Hiawatha Credit Union		1,205,318	965
	Holsum Employees Credit U		510,443	321
	Holy Cross Hosp Emp CU		1,100,215	991
	Ill Central Cicero Cred U		8,814,360	3,804
	Imperial Employees		1,818,014	774
	Inc Employees Credit Union		895,060	399
	Inco Employees Credit Un		1,116,078	471
	Ingersoll Products Cred U		1,391,630	502
	Inland Steel Credit Union		1,677,666	858
	J/J Employees Credit Union		3,161,636	712
	J/O Employees Credit Union		207,919	095
	Joanna Western Mills Emp		472,262	860
	John Jones 7 F/AM		26,853	104
	JPC Employees Credit Union		224,610	177
	L Fish Employees Credit U		122,421	144
	Lakeside Press Credit Uni		1,146,360	2,187
	Leaf Employees Credit Un		580,360	724
	Liberty Credit Union		101,603	080
	Local 18-B		293,238	488
	Local 73 Credit Union		1,045,597	2,434
	Local 743		2,322,334	4,521
	Local 939 Barbers Cr U		27,433	128
	Loretto Hospital Employee		395,110	465
	Marshall Field/Co Empl CU		2,075,444	2,718
	Master Printers Credit Un		12,803,850	10,408
	Midwest Truck		324,465	286
	Monumental		106,151	146
	Morgan Park Co-op		357,357	879
	Morton Thiokol Employees		1,065,125	850
	Narda		3,856,991	1,152
	National Can Clearing		527,308	300
	Natl Can Employees Cred U		1,144,420	790
	New Testament B C Credit Union		49,727	100
	New World Credit Union		41,631	028
	North Bell Credit Union		4,101,562	1,607
	Northwest Central Credit Union		361,554	341
	Northwest Parishes Crd U		5,736,336	4,306
	NSC Staff Credit Union		95,116	165
	Nyco Credit Union		387,639	176
	Page Engineering Empl CU		855,784	270
	Park Employees Credit Uni		17,743,227	6,032
	Park Manor Christ Church		128,223	235
	Park Manor UCC		26,683	358
	Parkway Gardens Credit Un		156,402	097

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Peerless/America Empl CU	Chicago	216,681	114
	PGL/CC Employees Credit Un		14,331,544	4,192
	Pheoll Employees		400,523	365
	Phone Co		9,510,915	2,539
	Pilgrim Baptist Credit Un		205,742	216
	Planites		3,287,537	2,109
	Precision Scientific Cr U		246,363	251
	Procter/Gamble Chicago		963,647	369
	Progress Credit Union		4,921,949	2,849
	Pros Credit Union		442,247	194
	Provident Hospital		208,911	149
	Pyle-National		516,342	427
	Pyramid Employees		336,120	170
	Quam Nichols Credit Union		91,285	072
	Ravenswood 400 Credit Uni		1,125,836	740
	Rego		437,561	199
	Republic Steel Employ Cr		13,166,630	3,653
	Revere Chicago Employees		18,857	041
	Rheem Employees Crdt Un		1,385,152	625
	Roscoe Credit Union		313,234	191
	Roseland Community Hosp		884,171	560
	PS Employees Credit Union		359,421	164
	Ryerson Employees Credit Union		1,528,068	1,012
	S Chicago Comm Hosp Emp CU		957,146	802
	SOS Employees		358,811	264
	S&C Employees Credit UN		3,817,624	1,040
	Saint Adrian Credit UN		722,902	453
	Saint Elizabeth		144,921	249
	Saint Mark Credit Union		310,427	543
	Sanitary District Employ		4,875,479	1,986
	Santa Fe Chicago Federat		164,777	310
	Schwinn Employees Crd Union		297,362	113
	Sherwin Williams Empl CU		17,465,501	4,168
	Signal Drivers/Helpers CU		442,955	164
	Smoler Employees		83,989	125
	South Shore Hospital		80,626	294
	Southwest Chgo Chrtr CU		1,702,689	2,134
	St Andrew Parish Credit Union		172,828	331
	St Anselm		215,822	200
	St Edmunds Church Credit Union		1,275,614	1,111
	St Gregory Parish Credit Union		367,623	799
	St Helena Parish CU		2,238	056
	St Henry Parish Credit Union		91,707	144
	St James Parish Credit Union		138,911	100
	St Joachims Parish Credit Union		32,528	150
	St John Fisher		222,043	380
	St Jude Credit Union		192,770	123
	St Vincent Parish Credit Union		135,895	389
	St Willibrord Parish		1,047,695	311
	Stewart-Warner Alemite CU		1,759,930	1,644
	Stone 360 Employees Credit Union		124,957	114
	Telco 1		6,821,704	2,518
	The Neighbors		762,476	413

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Thirteen Nineteen Employ	Chicago	1,345,674	703
	Triangle		973,451	907
	Tribune Employees Credit Union		4,912,123	3,483
	Trinity Credit Union		246,224	487
	Typographical Credit Union		433,043	660
	UCU Council Credit Union		262,666	269
	Union Special Empl Credit Union		2,260,323	762
	Union Teachers Credit Union		24,612,836	18,160
	United Air Lines Empl CU		764,967,222	73,122
	United Food and Com Workers		211,704	333
	United Insurance Credit Union		338,134	196
	United Specialists Emp CU–		43,530	109
	University Staff		3,879,929	4,608
	UPWA Dist 1 Area 5 Credit Union		363,065	412
	URCLPWA Local 505		41,230	105
	Vamco Credit Union		3,378,504	1,781
	Vansons Credit Union		295,957	164
	Verson Credit Union		955,461	435
	West Side Community CU		37,124	142
	Western Acadia Empl Credit Union		702,240	251
	Western Indiana Belt Credit Union		2,059,394	1,091
	Western Railways Assns Credit Union		380,383	240
	Western Union Empl Credit Union		365,476	505
	White Cap Credit Union		4,025,044	1,437
	Wilco Employees		56,689	051
	Win-Hood Co-op Credit Union		202,537	147
	Wrigley Factory Credit Union		4,788,853	1,240
	Wrigley Office Credit Union		940,996	744
	194 Credit Union		503,466	400
	372 Credit Union		143,253	385
	453 Unit 6 Credit Union		53,931	091
	Bloom Twnshp High Schl CU	Chicago Hts	1,885,858	735
	Desoto Emp Hts Credit Union		169,468	175
	Heights Autoworkers CU		6,154,231	2,022
	Keystone Chicago Hts CU		878,032	419
	Ceco Employees	Cicero	355,595	397
	Chicago Extruded Metals		318,426	218
	Danly Employees		2,276,073	990
	Ill GE Employees		1,651,687	1,669
	Morton Employees Credit Union		546,096	593
	National Castings Emp CU		317,032	369
	Diesel Credit Union	Countryside	10,863,778	6,448
	Local 150 IUOF Members CU		6,850,545	3,152
	Vulcan Employees Credit Union		440,605	305
	CPT Credit Union	Des Plaines	568,813	708
	Littelfuse Empl Credit Union		744,864	831
	Research Center Credit Union		2,016,520	237
	Dolton-Riverdale Municipal	Dolton	217,606	209
	Sweeper Employees Credit	Elgin	1,018,332	414
	TRW Connectors	Elk Grove Village	1,115,039	877
	Elmwood Pk School Employee	Elmwood Park	870,364	327
	Evanston Firemens Credit Union	Evanston	243,655	111
	Evanston Post Off Empl CU		174,751	128

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Fidelity	Evanston	2,459,663	1,188
	MABC Credit Union		197,231	308
	NU Employees Credit Union		804,299	928
	Suburban Dist 1 Bell Empl		1,754,224	1,098
	Evergreen Park Schls Emp	Evergreen Park	1,701,672	722
	Little Co/Mary Empl CU		2,051,979	1,398
	South Division Credit Union		10,415,481	4,091
	Flossmoor Education Assn	Flossmoor	3,931,724	1,115
	Abell-Howe Emp Credit Union	Forest Park	51,065	070
	American Rivet Credit Union	Franklin Park	86,892	077
	Boulevard Credit Union		1,458,600	855
	CH/F Employees		165,755	118
	Duo-Fast		1,343,253	955
	Leyden Schools Credit Union		9,578,709	3,517
	Matsushita Empl Family Credit Union		4,348,772	1,717
	Precision Steel		111,117	159
	Federal Life Employees	Glenview	322,028	206
	Glenbrook		4,397,806	1,928
	Glenview Credit Union		2,206,002	2,267
	Kraft Employees Credit Union		14,220,553	7,736
	Arco Harvey Credit Union	Harvey	1,724,769	526
	City of Harvey Employees		904,998	408
	Safeway Employees Credit Union		280,784	115
	Whiting Employees Credit Union		533,160	327
	Allis Chalmers Emp Credit Union	Hazel Crest	1,869,823	1,053
	Coreco Employees Credit Union	Hillside	146,662	169
	St Anthonys Guild Credit Union		668,786	321
	Lady of Loretto Credit Union	Hometown	894,393	1,100
	Homewood Credit Union	Homewood	827,664	869
	School District 148		119,461	142
	Union 76 Credit Union	Lemont	4,372,306	1,481
	Dist 103 School Empl CU	Lyons	382,145	288
	Lyons Community		291,714	380
	Chidieco Credit Union	Melrose Park	116,605	164
	Diamond M		101,603	223
	Paysaver Credit Union		39,838,922	22,179
	St Christopher Credit Union	Midlothian	477,175	557
	Maine Township Schools	Niles	812,200	865
	Vapor Credit Union		647,282	605
	Ridgewood Area Schools	Norridge	198,817	183
	Culligan USA Employers	Northbrook	1,026,194	612
	GBC Employees Credit Un		647,954	755
	Entenmann's Employees	Northlake	540,736	514
	Scholle Elctro-Chem		344,054	279
	ZRDC Credit Union		348,707	206
	Oak Forest	Oak Forest	143,068	251
	Motor Express Empl Crd Union	Oak Lawn	137,760	061
	Oak Lawn Comm Church Cr U		859,009	404
	Oak Lawn Municipal		730,303	533
	Oak Park Employees Crd Union	Oak Park	1,808,959	1,138
	Oak Park Postal Employees		132,766	074
	Palatine Schaumburg Schls	Palatine	4,539,671	1,857
	Suburban Bancorp Inc, Emp		611,344	300

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Moraine Valley Student Credit Union	Palos Hills	13,209	041
	Rich Township School Empl	Park Forest	987,427	424
	Northeastern IEA Credit		258,365	226
	Park Forest Municipal Emp		214,719	233
	NW Suburban Postal Credit Union	Park Ridge	749,443	698
	Acme Continental Credit Union	Riverdale	18,548,836	8,974
	Chessie Chgo Terminal CU		814,598	706
	IHB Riverdale Credit Union		1,510,358	593
	Meadows	Rolling Meadows	21,584,403	8,979
	Motorola Credit Union	Schaumburg	49,623,584	19,425
	Pegasus Employees Credit Un		77,446	206
	76 Division Credit Union		6,278,742	2,075
	Soreng Employees Credit Union	Schiller Park	1,174,212	827
	Brunswick Empl Credit Union	Skokie	2,401,696	1,211
	Double Circle		235,963	380
	MCC Powers Employees Crd		1,070,826	531
	Niles Twnshp Schools CU		6,389,109	1,578
	Thornton Twnshp High Schl	South Holland	2,856,365	1,150
	Schl Dist 194 Employees	Steger	418,544	202
	Panduit Employees	Tinley Park	881,978	798
	Tinley Forest Employees		692,902	492
	Proviso Townshp Teachers	Westchester	5,195,647	2,143
	Lyons Township HS	Western Springs	2,452,202	832
	American Law Enforcement CU	Wheeling	22,709,283	3,701
	UAW Local 558 Credit Union	Willow Springs	4,357,107	1,555
	Northern Cook County Chpt	Winnetka	45,051	129
	Winnetka Municipal Empl		312,889	246
	Premium Credit Union	Woodridge	94,883	115
	Worth Community Credit Union	Worth	1,786,155	1,204
Crawford	Heath Employees Credit Union	Robinson	155,490	272
	Pottery Credit Union		505,721	299
Cumberland	Greenup MFG Co Employees	Greenup	108,082	139
DeKalb	DeKalb County Postal Empl	DeKalb	623,396	300
	DeKalb County Teachers Credit Union		460,313	264
	DeKalb Motor Makers Cr Un		1,635,811	844
	Sycamore Community	Sycamore	9,343,910	4,613
Dewitt	Revere Credit Union	Clinton	212,992	453
Douglas	Douglas Credit Union	Tuscola	290,745	446
	USI Employees Credit Union		6,220,443	2,643
DuPage	Argonne Credit Union	Argonne	25,682,837	7,220
	Bensenville Comm Credit Union	Bensenville	5,377,876	2,780
	CDS Employees Credit Union	Carol Stream	700,026	364
	Chicago Area CCA		1,886,774	1,587
	Branch 825 NALC Credit Union	Elmhurst	446,905	468
	East DuPage Schools CU		4,604,796	2,985
	Hinsdale Hospital Credit Union	Hinsdale	3,550,930	2,877
	Shield Credit Union		334,828	188
	C/NW Proviso Credit Union	Northlake	1,190,056	1,357
	Central Credit U/Ill	Oak Brook	15,144,575	23,850
	Ill Hosp Emp Credit Union		14,148,452	19,569
	Shell Northerners Credit Union		547,703	303
	Ball Credit Union	West Chicago	443,251	525
	Weco Credit Union		6,646,493	3,196

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
DuPage	West Chicago St Marys Par	West Chicago	165,454	343
	DuPage County Employees	Wheaton	774,154	1,050
	DuPage Schools		22,594,777	8,760
	Scripture Press Employees		636,466	500
Edgar	Paris Hi-Way Credit Union	Paris	628,957	537
	UO Colson Co-Workers CU		332,191	256
Effingham	Crossroads Credit Union	Effingham	1,088,933	1,944
	Effingham Highway		888,825	622
	Fedco Credit Union		1,186,686	916
	SAMH Credit Union		372,367	456
Fayette	Vandalia Correct Center	Vandalia	40,051	167
Ford	McMillen Master	Gibson City	308,689	176
	The Stelle Credit Union	Stelle	54,002	143
Fulton	GHA Credit Union	Canton	808,886	731
Greene	Reco Credit Union	Roodhouse	251,368	192
Grundy	Morris Community	Morris	4,345,973	2,612
	Self-Locking Employees		354,504	420
	St Lawrence Parish CU	So Wilimington	149,010	180
Henry	Henry County School Emp	Geneseo	561,171	339
	Henry County Postal Employ	Kewanee	282,382	151
	KMD Employees Credit Union		233,811	209
Jackson	Carbondale Hwy Crd Union	Carbondale	1,374,983	941
	Coal Valley Credit Union		765,452	488
	NED Employees Credit Union		19,155	136
	SIU Credit Union		16,164,728	7,881
	T I Credit Union		94,009	249
	GRC Credit Union	Mt Vernon	62,997	194
Jo Davies	Stockton Employees	Stockton	286,878	210
Johnson	Vienna Correctional Ctr	Vienna	1,259,318	845
Kane	All-Steel Emp Credit Union	Aurora	11,559,224	2,270
	Aurora Burlington Credit Union		8,476,603	4,798
	Aurora Chapter Credit Union		5,428,121	7,311
	Aurora Earthmover Credit Union		28,109,891	5,502
	Aurora Firefighters Credit Union		1,336,496	650
	Aurora Policemen Credit Union		1,984,226	1,534
	Aurora Postal Employees		566,181	342
	Barber-Greene Empl CU		1,919,944	1,175
	Beacon News Credit Union		124,820	170
	Equipto Employees Credit		302,281	296
	Lyon Metal Prod Inc Emp		1,218,941	588
	Our Lady/Good Counsel CU		989,964	1,135
	Pines Employees Credit Un		121,851	112
	Richards-Wilcox Credit Un		626,355	545
	Stephens-Adamson Emp CU		2,388,428	1,057
	Batavia Holy Cross Parish	Batavia	206,206	493
	Dundee Township Public Employees	Carpentersville	158,194	202
	Brethren Emp Credit Union	Elgin	1,238,574	732
	Brethren Parish		505,832	418
	Couriers News Emp/CN Carr		127,250	896
	David Cook Empl Credit Union		470,214	411
	Elgin City Employees		2,010,826	882
	Elgin Mental Health Ctr		1,129,189	882
	Elgin Postal Emp Credit Union		889,423	518

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Kane	Kane County Teachers CU	Elgin	22,358,983	8,552
	NIUM Conference Credit Un		1,327,459	671
	Rawhide Credit Union		1,051,749	797
	Spiess Employees		83,665	130
	St Joseph Parish		274,062	263
	Valley Bell		6,238,467	2,283
	Woodruff/Edwards		255,366	120
	Belden Credit Union	Geneva	7,304,692	3,564
	Armour Dial Credit Union	Montgomery	2,987,395	1,830
	AT&T-MW Credit Union		2,613,777	2,101
	Marison Employees	South Elgin	59,793	075
	Diamond Natl Corp Emp CU	St Charles	295,300	192
	Dukane Empl Credit Union		401,102	408
Kankakee	Maternity BVM Credit Union	Bourbonnais	1,327,560	931
	Rudolf		670,644	272
	Kankakee County Indust	Bradley	450,370	601
	A O Smith Employees	Kankakee	3,799,150	2,051
	Armour Kankakee		6,545,763	2,300
	General Foods Employees		16,795,834	6,922
	Gould Employees Crdt Un		1,145,679	496
	Henkel Corp Employees		1,639,041	614
	Kankakee Bell Credit Un		2,292,696	836
	Kankakee City Employees		823,286	575
	Kankakee Community College		96,662	118
	Kankakee County Catholic		16,360,470	9,135
	Kankakee Federation/Tchrs		1,259,672	539
	Kankakee St Martin Credit		346,357	398
	Kankakee Terminal Belt		1,190,210	600
	Kankakee Valspar Credit Un		1,050,461	501
	Riverside Hosp Employees		587,799	768
	Roper Empl Credit Union		6,092,636	1,990
	SDC Employees Credit Union		2,598,975	1,241
	Texize		387,007	246
Kendall	Plano Savings Credit Union	Plano	467,820	545
Knox	Pottery Workers Credit U	Abingdon	284,675	286
	Beatrice Credit Union	Galesburg	139,651	138
	Gale Credit Union		7,958,325	3,446
	Galesburg Burlington CU		5,552,020	3,065
	Galesburg Midwest Emp CU		6,816,757	2,986
	Galesburg Postal Credit		852,180	580
	Glsbrg St Mrys Hosp Emply		117,210	378
	Knox College Credit Union		246,332	312
	Knox County School Employ		1,849,128	1,134
	Praireland		3,335,985	2,975
	Register Mail Credit Union		270,991	188
	Utility Emp/Galesb/Kewane		1,654,003	835
	West Central Illinois Cr Un		420,478	606
Lake	B.A.E.	Barrington	3,388,828	1,012
	CAI Employees Credit Un		2,756,673	838
	Travenol Employees	Deerfield	27,292,028	17,918
	Great Lakes Credit Union	Great Lakes	118,951,871	58,472
	North Lakes Teachers CU	Gurnee	310,802	475
	Warren Newport Credit Union		11,001,828	5,282

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Lake	Fansteel Employees Cr Un	North Chicago	2,076,021	1,110
	Trinity Ame Church Cred U		48,007	120
	United Catholic	Wauconda	32,570	170
	Consumers Coop Cred U/Lke	Waukegan	39,639,387	20,495
	J-M Employees Credit Union		2,908,972	1,122
	Keystone Printing Credit		474,015	287
	Lake County Postal		683,216	478
	North Shore Gas Credit U		2,389,197	1,001
	Outboard Marine Corp Empl		10,369,832	4,434
	VR/Wesson		240,772	171
	Waukegan Municipal Empl		416,719	296
	Waukegan Veterans		197,842	241
LaSalle	Am Nickeloid Empl Crdt Un	LaSalle	1,749,437	466
	School District 120 Emplo		232,007	192
	Carus Emplys Crdt Union		421,119	480
	Utility Emp/LaSalle Serv		984,528	574
	Westclox Employees		1,333,022	648
	Conco Employees	Mendota	1,704,906	1,182
	Bakelite Ottawa Plastics	Ottawa	3,387,308	1,699
	Glass Workers		24,668,729	11,409
	LaSalle Cnty Postal Cr Un		256,844	208
	LaSalle Cnty Schol Employ		794,888	642
	Ottawa Hiway		1,095,807	734
	Tri-County		5,074,615	2,409
	Illinois Valley Credit U	Peru	4,499,522	2,913
	Peru Municipal Credit U		216,277	244
	Peru St Marys Parish Cr U		285,070	341
	Tobler Transfer Credit Union		639,530	362
	Flink Emp Credit Union	Streator	26,345	057
	Knoedler Employees Credit		93,868	062
	Streator Community Savings and CU		3,523,765	2,012
Lawrence	Witco Employees Cred Un	Lawrenceville	158,411	109
Lee	Dixon Teachers Credit Union	Dixon	379,038	364
	DSH Employees		186,545	430
Livingston	Fox Employees Credit Union	Dwight	301,236	405
	Pittsburgh Intl Employees	Fairbury	98,391	145
	Pontiac-Dwight Prison Emp	Pontiac	446,375	707
	Peabody-Myers Employees	Streator	407,080	377
Logan	Eaton Employees	Lincoln	646,596	574
	L & F Employees Credit Un		212,044	406
	Lincoln Area Electric Emp		191,783	153
	Logan County Public Empl		10,158,681	4,440
	Piercee Glass Lincoln Cr		79,735	160
McDonough	Western Ill University	Macomb	1,998,965	2,000
McHenry	TM Employees CU	Algonquin	115,493	346
	Oak Employees Credit Union	Crystal Lake	808,011	627
	Harvard Community Credit	Harvard	1,106,059	994
	Huntley Community Credit	Huntley	920,939	1,326
	Professional Assn/Clergy	Richmond	344,360	230
	Intermatic Credit Union	Spring Grove	984,299	744
McLean	Alton Route Employees	Bloomington	1,667,518	1,518
	Blmngtn Muncpl Empl Crd U		1,214,228	930
	Bloomington Postal Emp		1,185,797	552

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
McLean	Co-Op Credit Union	Bloomington	187,649	121
	Controls Credit Union		1,965,828	1,622
	Funk Seeds Empl Crdt Union		962,904	869
	GTI Employees		4,371,039	2,877
	MCE Credit Union		948,348	1,242
	Pantagraph Prntng/Statnry		252,968	241
	Purina Employees Credit U		95,661	109
	United Methodist Minister		1,820,274	1,430
	Health Care Employees Cr Un	Normal	490,036	882
	I S U Credit Union		4,933,714	2,618
Macon	B/O Employees Crdt Union	Decatur	512,356	325
	Cash-Acme Empl Crdt Union		430,997	267
	Central Illinois Chapter		1,073,978	1,810
	Commodore		78,115	055
	Decatur ADM Credit Union		3,886,827	2,555
	Decatur Bell Credit Union		3,990,562	1,078
	Decatur Earthmover Crd U		34,626,000	7,335
	Decatur Firemans		1,473,766	624
	Decatur Medical Dental CU		2,251,722	2,140
	Decatur N/W Emp Crdt Union		17,756,024	10,117
	Decatur Policemen Cr Un		549,636	234
	Decatur Postal Emp CU		1,929,639	848
	Decatur Purity Baking Co		856,354	436
	Decatur St Marys Crd U		2,378,630	1,637
	Decatur Stanolind Crd U		3,295,975	1,507
	Glassworkers Wks No 14 CU		587,465	458
	Grigoleit Employees Cr Un		432,190	241
	I B E W Local #146		215,491	363
	Illinois Media Association		1,225,993	989
	King Lar Employees		596,791	206
	Land of Lincoln Crd Union		10,634,705	4,997
	Marvel-York Credit Union		6,714,980	3,142
	Meyer Center Credit Union		348,644	416
	Mueller Co Empl Credit U		9,783,318	3,225
	Neisler Credit Union		230,869	221
	St James		928,795	000
	Staley Employees Crdt Un		19,821,121	6,361
	Third United Methodist CU		301,268	237
	Tollys Employees CU		774,561	388
	Wagner Castings Co Cr Un		3,324,373	1,261
Madison	ABBCO Credit Union	Alton	1,085,658	718
	Alt-Wood Chptr Crdt Union		1,223,937	1,646
	Alton Bell Credit Union		1,732,691	713
	Alton Postal Credit Union		301,163	216
	Alton SH Employees Crd Un		648,231	564
	Electrogas Credit Union		830,199	388
	I B E W Local B-649		532,261	231
	Laclede Credit Union		13,552,233	3,997
	Bea	Bethalto	503,328	303
	Electrical Workers	Collinsville	378,514	480
	Water Co Empl Credit U		134,967	191
	Olin Empl Credit Union	East Alton	28,875,625	9,669
	Madco	Edwardsville	209,746	557

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Madison	SWICSIU Credit Union	Edwardsville	2,715,897	1,762
	GCAD Credit Union	Granite City	2,902,752	2,110
	Operating Engineers LC148		5,301,407	2,500
	Processors-Industrial		5,164,049	3,702
	School Dist 9 Credit Union		1,022,679	861
	St Elizabeths Parish Credit Union		507,900	505
	East Side Terminal	Madison	1,102,322	792
	Atlas	Wood River	2,535,857	1,450
	Wood River Hosp Credit Union		192,867	302
Marion	Ill Central (St Louis Div)	Centralia	585,095	517
	Salem School System Credit Union	Salem	697,810	518
Massac	Allied Chem Metro Wks Emp	Metropolis	889,203	633
	Electric Energy Inc Em CU		1,067,623	775
Mercer	Health Professional CU	Aledo	122,112	262
	Mercer Cty School Empl CU		212,734	304
Montgomery	Hillsboro Community	Hillsboro	87,384	295
Morgan	Jacksonville Area State	Jacksonville	147,993	325
Ogle	North West Ill Credit Un	Mt Morris	3,548,117	3,448
	Oregon Community Credit Un	Oregon	683,045	588
	Polo Community Credit Un	Polo	178,284	364
Peoria	Redbrand Credit Union	Bartonville	7,884,384	4,028
	Wayne Empl Credit Union		109,751	191
	Bemis Employees Credit Union	Peoria	468,519	481
	Bergner Associates		844,143	2,040
	Brass Foundry Co Empl Credit		58,472	105
	CILCO Credit Union		10,119,082	2,435
	Kemba Peoria		5,403,116	1,767
	M/I Credit Union		221,756	136
	Midcentral		8,688,780	5,969
	Peoria Bell Credit Union		4,784,248	1,430
	Peoria City Emply Credit		2,049,175	1,418
	Peoria Cty Schl Empl CU		764,109	1,184
	Peoria Fire Fighters CU		1,279,975	253
	Peoria Graphic Arts CU		1,214,276	1,224
	Peoria Hiway Credit Union		589,234	435
	Peoria Journal Star Crd Un		1,274,565	887
	Peoria Postal Emp Cr Un		2,912,056	1,243
	Prairie Farms Dairy Emp CU		230,703	164
	Proctor Hospital Emply		394,656	769
	St Francis Hospital Emplo		2,809,114	2,689
	St Patrick Catholic Cr Un		130,459	321
	State Emp/Central Ill CU		356,569	601
	Surface Lines Employees		129,469	171
	Peoria Typographical Cr Un	Peoria Hts	99,838	085
Perry	Turco Emp Credit Union	DuQuoin	77,701	171
Piatt	Ting Credit Union/Ill	Hammond	310,110	219
	MEA	Monticello	84,622	161
Pike	Illini Community Hosp Emp	Pittsfield	62,623	134
	King Employees Credit Un		60,081	084
Pulaski	Laborers' Local 773	Cario	205,295	183
Putnam	Hennepin Steel Wrkrs Cred	Hennepin	404,509	526
Randolph	Menard Credit Union	Menard	84,516	198
	Spartan Credit Union	Sparta	260,961	461

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Rock Island	Chemox Credit Union	Cordova	180,619	361
	Deere Harvester	East Moline	35,913,562	8,998
	Foundry & Municipal Emp		8,142,406	2,775
	United Township Schls CU		2,242,720	1,563
	Deere/Company Crd Union	Moline	39,080,648	13,404
	George Evans Emp Crdt Un		38,347	098
	McLaughlin Employees		747,560	359
	Moline Municipal Cr Un		5,034,566	1,800
	Moline Postal Employees		372,887	258
	Montgomery Employees CU		3,511,543	2,113
	Plow/Planter Emp Crdt Un		10,939,355	7,547
	School Dist 40 Employees		2,631,373	1,149
	Bituminous Empl Crd Union	Rock Island	854,662	769
	Empl Crd Union/Rock Island		1,005,865	522
	Franciscan Med Cen Empl CU		1,042,108	1,257
	Gas and Electric		4,748,509	2,170
	I.H. Farmall		55,126,029	12,243
	IH Mississippi Valley		55,421,438	20,084
	J I Case Emp Credit Union		1,466,438	603
	Jaydon Employees Credit		1,291,736	628
	Rock Island Area Schools		204,099	297
	Rock Island Postal Employ		2,040,803	1,292
	Tri-Cities Bell Empl CU		1,755,598	759
St. Clair	Amalgmted 534 Crdt Union	Belleville	1,754,158	867
	Belleville Comm Crd Union		1,249,168	783
	Belleville Nat'l Gvmt Empl		263,463	228
	Catholic Crd U/Belleville		4,443,058	2,976
	Southern Ill Directors		1,687,745	1,257
	Chessie-Seaboard Empl Cr Un	Caseyville	238,992	267
	Cerrobrass	E St Louis	909,154	651
	Chas Pfizer/Co Inc Emply		240,925	265
	Electropower Credit Union		540,906	375
	Illinois Cntrl E St Louis		566,213	518
	Motor Coach Employees		1,833,769	1,059
	St Clair County Teachers		2,753,319	2,556
	C.T. Employees	Fairmont City	526,777	611
	Archview Credit Union	Fairview Hts	445,858	230
	Caseyville Twnsp Comm Cred		310,265	273
	Egyptian		384,468	435
	Arrow S Credit Union	Nat. Stock Yard	966,049	535
	Stock Yards Employees		233,843	177
	St Agathas Consolidated	New Athens	271,927	455
	Monsanto Employees	Sauget	4,222,523	1,260
	Scott Credit Union	Scott AFB	62,018,089	26,807
Saline	Southeastern Electric Emp	Eldorado	1,266,245	427
	NYC Employees	Harrisburg	151,721	140
Sangamon	Chemical Empl Credit Union	Illiopolis	86,321	176
	Catholic CU of Rock Island C	Moline	1,217,855	751
	Certified Credit Union	Springfield	14,668	029
	Franklin Life Emp Cred Union		1,473,189	1,240
	Hobbs Div Stewart-Warner		239,132	267
	I A S A Credit Union		937,529	647
	IBEW Local 193		317,104	195

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Sangamon	IFDA	Springfield	1,038,784	191
	Ill Education Assoc Cred U		1,891,328	1,924
	Ill State Employees Cr U		1,851,625	4,070
	Imperial Credit Union		14,398	120
	IRSE Credit Union		2,380,375	981
	MMC Employees		764,133	1,343
	Pillsbury Employees		1,949,864	522
	Sangamo Chapter		3,934,080	1,527
	Sangamon County		288,362	425
	Sangamon County Schools		3,879,453	2,145
	Sangamon State University		73,146	145
	Spfld Prairie Farms Dairy		199,872	115
	Springfield Bell Credit U		5,810,662	2,091
	Springfield CILCO Credit		435,841	284
	Springfield City Employee		1,278,482	1,268
	Springfield Clinic Cr Un		615,296	271
	Springfield Fiat-Allis		1,916,037	900
	Springfield Firemen		728,809	226
	Springfield Postal Credit		2,826,936	1,384
	Springfield Printers Cred		750,411	487
	Springfield Sacred Heart		20,563,901	10,542
	Stranco Credit Union		96,285	122
Scott	Belco Credit Union	Winchester	210,879	142
Stephenson	Blackhawk Area	Freeport	7,964,339	3,317
	Freeport City Emp Cred U		114,675	163
	Freeport Journal Standard		66,707	059
	Freeport Postal Emp Cr U		54,387	070
	Micro Switch Employees CU		17,264,719	5,906
	Modern Plating Employees		189,634	101
	Rawleigh Employees Credit		53,258	068
	Stephenson County Schools		618,970	465
Tazewell	Cerelose Credit Union	Pekin	2,751,394	1,535
	Quaker Oats Emp Credit Union		119,687	102
	Tazewell Co Govt Emp Cr		494,127	308
	Tazewell County School Em		3,488,906	1,880
Union	Ash Employees Crdt Union	Anna	776,119	720
Vermilion	Chuckles Credit Union	Danville	731,696	315
	Commercial News		467,232	391
	Danville Bell Credit Union		1,763,201	731
	Danville Consolidated		2,308,825	960
	Danville Holy Family		646,585	505
	Danville Post Office Emp		206,594	162
	Hyster Danville Employees		2,752,882	1,980
	Industrial Gloves Emp CU		222,605	166
	Interstate Publishers Emp		498,831	445
	L/N and C/EI Credit Union		1,413,470	467
	Lakeview Medical Center		3,303,874	1,660
	Lauhoff Employees Credit		3,263,667	1,016
	Local 1271 Credit Union		661,137	713
	Lyons NYC		182,265	227
	Midwest Credit Union		5,736,612	3,458
	Tee Pak Credit Union		4,493,224	1,630
	VA		11,698,172	3,877

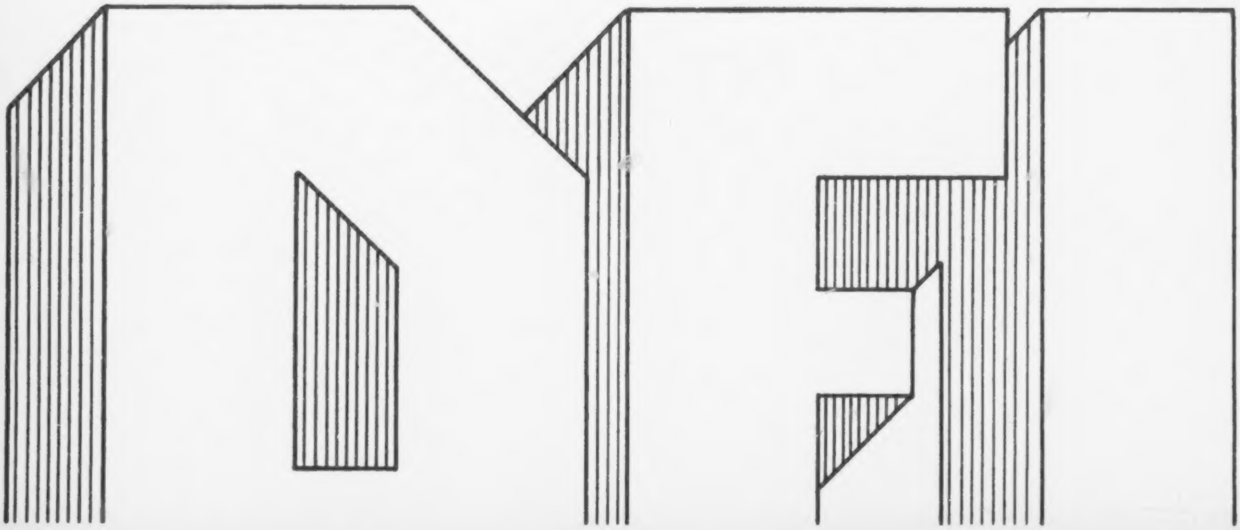
Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Vermilion	1st Illinois Credit Union	Danville	8,763,951	8,195
	579		5,173,151	2,961
	Grant & Ross Twnp Comm Cred	Hoopeston	25,017,511	7,701
	Joan of Arc Credit Union		349,888	331
Wabash	Snap-on Credit Union	Mt Carmel	2,623,919	1,852
Warren	Teachers CU of Warren County	Monmouth	228,884	357
Whiteside	Community General Hosp	Sterling	144,669	220
	Lawrence Bros Empl Crd U		482,287	354
	School Employees Credit Union		5,222,815	1,892
	Steelworkers		4,538,479	3,823
Will	Joliet-St Anne Credit Union	Crest Hill	467,461	384
	AJE Credit Union	Joliet	1,375,807	519
	Central Credit U/Will Cty		7,145,639	5,083
	Earthmover Joliet		15,851,730	6,005
	EJ/E Central Credit Union		6,059,553	1,551
	Joliet Dist Credit Union		5,837,210	1,556
	Joliet Firefighters Credit Union		715,920	342
	Joliet Herald-News Empl		715,614	516
	Joliet Prairie Emp CU		353,718	188
	Mt Carmel		79,056	336
	Olin Emp Credit U/Joliet		5,221,118	1,321
	Will County Schools Cr U		2,590,802	1,820
	Romeoville Comm Crdt Union	Romeoville	2,200,571	1,322
Williamson	D-B Employees	Herrin	148,209	248
	Norge Herrin		2,249,521	1,800
	Southern Illinois Schools		8,162,683	3,832
	Marion Memorial Hospital	Marion	162,344	354
	Marion VA Hospital CU		347,174	309
	Williamson County Cath		378,523	401
Winnebago	Atwood	Rockford	2,177,341	1,376
	Barnes Drill Emp Crd Union		506,827	314
	Behr Employees Credit Union		80,294	088
	Diamond R Credit Union		245,932	256
	Elco Employees Credit Union		2,837,208	1,183
	Greenlee		4,013,828	2,130
	Gunite Employees Credit Union		1,477,779	533
	H O Perlee Credit Union		1,419,728	1,078
	Ingersoll		144,349	286
	J L C Employees Credit Union		4,724,782	1,667
	Muellers-Pinehurst		394,870	275
	MUJ		1,632,487	589
	National Lock Employees		1,169,567	1,434
	Nihan/Martin Empl Cred Un		39,119	025
	Northern Ill Credit Union		12,753,717	11,351
	Quaker Employees		336,713	279
	Rock-Winn Credit Union		456,023	806
	Rockford Bell Credit Un		5,196,168	1,986
	Rockford Clutch Credit Un		1,480,630	794
	Rockford Municipal Employ		1,592,153	1,119
	Rockford Newspapers Cr Un		85,360	141
	Rockford Postal Employees		2,724,830	1,572
	Sundstrand Credit Union		20,118,463	10,464
	W A Whitney Employees CU		423,866	245

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Winnebago	Winnebago Cty Schools CU	Rockford	2,940,119	3,197
	Besly Welles Emp Credit Union	South Beloit	1,073,916	589
	Gardner Credit Union		509,844	505
	Warner Employees Credit Union		2,981,534	2,480
Woodford	Metamora St Marys Parish	Metamora	509,955	488

CURRENCY EXCHANGE DIVISION



BACKGROUND

Currency Exchanges provide important and vital financial services to Illinois residents who otherwise would not have access to these services. The major responsibility of the Currency Exchange Division is to ensure that these services are delivered to the public in the most efficient manner possible and that they are provided with all of the safeties and protections intended by State law. To ensure this, the General Assembly enacted into law the Currency Exchange Act, Illinois Revised Statutes, Chapter 17 Paragraph 4801. Under the provisions of this Act the Currency Exchange Division licenses and regulates the currency exchange industry.

Currency Exchanges have been a part of the Illinois scene since the 1930's. Originally coming into being as a result of community bank failures during the depression years, the industry has matured and diversified to the extent that today, in 1985 it has become an important part of a number of Statewide service delivery systems as it continues to make important contributions toward the overall economy of the State of Illinois.

Currency exchange services are offered to consumers through two types of currency exchanges, the ambulatory exchange and the community exchange.

Ambulatory currency exchanges are check-cashing companies that are licensed to cash payroll checks for employees on the premises of their employers at Department-approved locations. These check-cashing services are provided from a central location, person-to-person or an armored truck parked on the premises of the employer. As of June 30, 1985, 558 ambulatory currency exchanges were operating in Illinois. Of these, 539 are located in Cook County, 16 are located in DuPage County, 2 are located in Lake County and 1 is located in Will County.

Community currency exchanges are store front businesses that provide a variety of financial and financially related services to consumers. Included in these services are check cashing, sales of money orders, processing of motor vehicle and title registration forms, acting as agents for photofinishing companies, accepting bill payments for utilities and telephone, and selling stamps and tokens for the public transportation system. Additionally, community currency exchanges serve as distribution centers for the majority of State of Illinois Public Aid checks and food stamps from the United States Federal Food Stamp Program. As of June 30, 1985, 624 community currency exchanges were operating in Illinois. The following list is a breakdown of the community currency exchanges by county:

Champaign	1
Cook	563
DuPage	14
Jackson	1
Kane	4
Kankakee	3
Lake	8
LaSalle	1
Macon	3
Madison	2
McHenry	2
Rock Island	3
Peoria	2
St. Clair	3
Sangamon	2
Will	9
Winnebago	3

Legislation passed in October 1977, gave the Department of Financial Institutions the authority to set maximum rates for the cashing of checks and the writing of money orders in currency exchanges. The following year additional legislation was enacted that set the guidelines on how this was to be accomplished. This process was completed in 1980 and on January 1, 1981 the first State regulated rates became effective. These rates, which have not been changed since the effective date, are 1.1% plus $.75 for check cashing and 1.0% plus $.75 for money orders.

CURRENCY EXCHANGE DIVISION OPERATIONS

Personnel

Supervisor	1
Assistant Supervisor	1
Review Examiner	1
Chief Investigator	1
Field Examiner	7
Clerical	2

The regulatory responsibilities of the Currency Exchange Division are varied. State law mandates that every community currency exchange is to be examined annually and that the Director may inspect ambulatory currency exchanges. Field examiners conduct the examinations of community currency exchanges on a surprise basis at the actual location of the community exchange. Those found to be in serious violation of the Currency Exchange Act and/or the Rules and Regulations of the Department, among other things, are subject to reexamination to ensure that compliance has been achieved. During FY'85, 716 of these types of examinations were conducted on Illinois community currency exchanges.

The Chief Investigator conducts ambulatory currency exchange inspections. Inspections are conducted on a surprise basis, at the locations of the employer at the time and on the day that the checkcashers are licensed to provide the service. During FY'85, 562 ambulatory currency exchange inspections were conducted.

Examinations are also performed on currency exchanges that are sold. This is done to ensure that the financial position of the exchange remains sound and that provisions are made to protect the outstanding money orders which are considered public funds.

All applications for new community currency exchange licenses or ambulatory licenses are reviewed and investigated by the Currency Exchange Division. Applications for Change of Location, Change of Name, Stock Transfers and Officer Approvals are also investigated by the Division. Division management is continually taking steps to improve and expand the review and investigation process to ensure each application is handled as thoroughly and fairly as possible. Files kept on these applications are better documented than they have been at any time in the past.

Division management also advises the Director on liquidations, which are community currency exchanges that have gone out of business; receiverships, which are community currency exchanges under supervision of a Receiver appointed by the Director, and all currency exchange related litigation.

Division staff deal with a wide range of currency exchange related consumer complaints. Whether it is an allegation of being short-changed, a problem concerning rates being charged or a lost money order, each complaint is hopefully worked through to the satisfaction of the consumer. Part of the success for this can be attributed to the positive relationship the Division has worked toward establishing with the Currency Exchange industry to ensure that the needs of the public are adequately served.

FISCAL YEAR 1985 HIGHLIGHTS

- The Director approved requests for two new additional services to be offered in currency exchanges. In October, the first of the two, mailbox service was initiated. This service allows community currency exchanges, upon completion by the customer of the proper Federal forms, to accept mail for them for a minimal monthly fee. The second new service Western Union Flashcash will allow currency exchanges using the Western Union Omron terminal to offer customers cash advances on Visa and Mastercard. This service has just been approved and will be operational prior to Labor Day.
- Litigation continued in the Cash Currency et al case concerning the 33 Illinois community currency exchanges put in Receivership in January of 1983 and then subsequently going into bankruptcy. In September, arguments were held in the United States District Appeals Court regarding the issue of State versus Federal vis a vis Illinois community currency exchanges being exempt from bankruptcy. In May, the decision came down denying exemption of currency exchanges from bankruptcy.
- In May, Director Fryzel testified before the Federal House Select Committee on Narcotics Abuse and Control. This was a follow-up from the 1977 hearings held by the same committee which among other areas involved "laundering" of money through currency exchanges. The Director was able to relate to this committee that due to the Governor Thompson 1977 "reform legislation" and much tighter and stronger regulation by the Department the problems of 1977 were eradicated.
- The three sets of Currency Exchange Rules and Regulations, after having gone through a five-year review with the Joint Committee on Administrative Rules have been revised, codified and became effective for all licensees to follow.

- Currency Exchange House Bill #2441 passed through both the House and Senate and will become effective upon the Governor signing it. This bill makes three substantive changes in the Act:
    - + Change in definition of community currency exchange to make it mandatory that they provide check cashing service
    - + Change in determination of surety bond amount for bonds less than $5,000.
    - + Change in all sections of Act regarding applicant submissions to include all officers, directors and stockholders.
- Currency Exchange Senate Bill #1192 was passed through both the House and Senate, and signed by the Governor. This bill repeals surety bond requirements in relation to ambulatory currency exchanges.
- Auction held in March for the two currency exchanges placed in receivership in June of 1984. One store was sold at auction. The other, because of the bids being too low, is still on the market.
- The Currency Exchange Division finished FY'85 with a 3% increase in general revenues, a 1% increase in exams conducted and a 38% increase in fines collected.

CURRENCY EXCHANGES IN LIQUIDATION

The following currency exchanges have gone out of business. The funds to cover their outstanding money orders are maintained in a bank account under the Director's jurisdiction. The account must remain open for a minimum of two years from the date of the currency exchange's closing. After two years, the bank account is closed and the balance is remitted to the Unclaimed Property Division.

Belmont Central Currency Exchange
11th and Bond Currency Exchange
Western Van Buren Currency Exchange
Belmont Kimball Currency Exchange

CURRENCY EXCHANGES IN RECEIVERSHIP

A currency exchange is placed in receivership when it is determined by the Director to be insolvent. The receiver is to oversee the operation of the currency exchange, handle all outstanding debts, and make a determination whether or not the currency exchange should be liquidated or returned to the former owner. The following currency exchanges are currently in receivership.

Halsted-Archer Currency Exchange
Racine and 47th Currency Exchange

CURRENCY EXCHANGES UNDER DISPUTED CHAPTER 11 BANKRUPTCY

In January 1983, thirty-three currency exchange corporations were placed under Administrative Receivership by the Director. The owner subsequently declared Chapter 11 Bankruptcy for these corporations. At the end of the fiscal year, five currency exchanges remained under the jurisdiction of a court appointed Federal Bankruptcy Trustee.

Madison Damen Currency Exchange
Lake Marion Currency Exchange
Roosevelt Damen Currency Exchange
Ogden Kedzie Currency Exchange
Cicero Armitage Currency Exchange

CURRENCY EXCHANGES SOLD FROM DISPUTED CHAPTER 11 BANKRUPTCY

Although the matter is still being litigated the following currency exchanges under the contested Chapter 11 Bankruptcy had their closings. The funds to cover their floats (outstanding Money Order Liabilities) are being maintained in separate bank accounts under the Director's name. These remaining funds will be held in the Director's name as trustee for the payment of the unpaid money orders. At the end of a two (2) year period these funds will be remitted to the Unclaimed Property Division of the Department of Financial Institutions to be held for the rightful owner.

FORMER NAME OF CURRENCY EXCHANGE AND ADDRESS	SALE DATE	MONEY ORDERS OUTSTANDING ON SALE DATE	MONEY ORDERS OUTSTANDING AS OF JUNE 30, 1985
1. Jackson Homan C.E., Inc. 3355 W Jackson/Chicago	5-12-84	$ 24,499.97	$ 1,236.25
2. North-Halsted C.E., Inc. 1599 N. Clybourn Ave./Chicago	5-16-84	9,086.39	1,014.80
3. Chicago Central C.E., Ltd. 5533 W. Chicago/Chicago	5-19-84	26,389.61	1,108.12
4. Brementowne C.E., Ltd. 6817 W. 159th St./Tinley Park	5-23-84	17,000.41	1,439.66
5. Central-Division C.E., Inc. 5600 W. Division St./Chicago	5-30-84	24,725.84	1,157.70
6. Broadway Lawrence C.E., Inc. 1115 W. Lawrence Ave./Chicago	6-2-84	51,231.77	5,964.33
7. Ashland Grand C.E., Inc. 504 N. Ashland/Chicago	6-6-84	20,161.68	950.70
8. Laramie Lake C.E., Inc. 5157 W. Lake St./Chicago	6-6-84	25,655.65	1,263.94
9. Kedzie-Carroll C.E., Inc. 345 N. Kedzie/Chicago	6-9-84	12,209.13	1,114.96
10. Pulaski Jackson C.E., Inc. 3952 W. Jackson/Chicago	6-13-84	41,593.59	4,568.79
11. Zenith C.E., Inc. 1938 W. North Ave./Chicago	6-20-84	56,502.22	4,434.11
12. 147th and Loomis C.E., Ltd. 71 E. 147th St./Harvey	6-23-84	17,659.19	1,368.34
13. 69th & Ashland C.E., Inc. 6858 S. Ashland Ave./Chicago	6-26-84	91,454,06	6,281.39
14. Division Damen C.E., Inc. 2001 W. Division/Chicago	7-3-84	50,443.03	2,883.00
15 Roosevelt Austin C.E., Inc. 5929½ W. Roosevelt/Chicago	7-5-84	28,816.83	1,242.12

FORMER NAME OF CURRENCY EXCHANGE AND ADDRESS	SALE DATE	MONEY ORDERS OUTSTANDING ON SALE DATE	MONEY ORDERS OUTSTANDING AS OF JUNE 30, 1985
16. 43rd & Cottage Grove C.E., Inc. 748 E. 43rd St./Chicago	7-19-84	34,884.55	3,892.81
17. 51st & Halsted C.E., Inc. 5058 S. Halsted/Chicago	7-28-84	49,960.97	4,774.35
18. 85th & Burley C.E., Inc. 8501 S. Burley/Chicago	8-7-84	31,129.30	2,428.29
19. 79th & Exchange C.E., Inc. 2935 E. 79th St./Chicago	8-7-84	60,715.46	3,433.57
20. Madison-California C.E., Inc. 2746 W. Madison/Chicago	9-22-84	22,955.03	2,624.32
21. Milwaukee-Ogden C.E., Inc. 780 N. Milwaukee Ave./Chicago	10-28-84	62,236.86	8,147.66
22. 51st & Ashland C.E., Inc. 5105 S. Ashland/Chicago	10-30-84	52,792.96	5,793.94
23. Belmont-Kimball C.E., Inc. 3215 N. Kimball/Chicago	11-24-84	15,298.70	1,753.34
24. Cicero-Chicago C.E., Inc. 752 N. Cicero Ave./Chicago	12-17-84	35,820.40	2,590.10
25. Lake-Pulaski C.E., Inc. 281 N. Pulaski Rd/Chicago	12-17-84	15,882.10	2,309.91
26. Madison-Oak Park C.E., Inc. 805 Madison/Oak Park	1-16-85	12,134.30	1,816.26
27. Chicago-Clark C.E., Inc. 106 W. Chicago/Chicago	3-30-85	25,549.34	5,293.74
28. 59th & Halsted C.E., Inc. 5859 S. Halsted/Chicago	4-1-85	27,907.82	4,098.57
TOTAL		$ 944,697.16	$ 84,985.07

CONSUMER COMPLAINTS

One of the most important and primary jobs of the Currency Exchange Division is the handling of consumer complaints. The Chief Investigator works with the consumer and the currency exchange to help bring resolution to the complaint. If the complaint is of a non-regulatory nature the consumer is directed to the appropriate Department or Agency that can assist. During FY'85, the Currency Exchange Division handled 126 consumer complaints. Of this number approximately 29% concerned money order problems, 10% license problems, 11% poor employee attitudes, 11% utility bill problems and 39% miscellaneous complaints.

	FY'85	**FY'84**
July	17	6
August	13	9
September	6	11
October	5	7
November	8	5
December	10	3
January	14	10
February	9	10
March	16	17
April	11	20
May	3	19
June	14	11
TOTAL	126	128

TOTAL REVENUE RECEIVED

Revenue generated by the Currency Exchange Division is collected through examination fees, license fees, inspection fees, application fees and fines. The following is a monthly breakdown of these revenues:

	FY'85	**FY'84**
July	$ 11,229.00	$ 8,687.00
August	13,117.00	11,655.00
September	12,549.00	9,572.00
October	16,246.00	11,571.00
November	84,857.00	76,557.00
December	12,272.00	26,322.00
January	9,857.00	15,187.00
February	16,840.00	11,875.00
March	22,525.00	16,182.00
April	13,920.00	15,925.00
May	15,695.00	17,270.00
June	16,055.00	16,547.00
TOTAL	$ 245,162.00	$ 237,350.00

TOTAL REVENUE BY CATEGORY

	FY '85	FY '84
Community		
Examination Fees	$ 111,525.00	$ 112,575.00
License Fees	69,950.00	67,450.00
Fines	27,975.00	20,200.00
Investigation Fees	10,100.00	13,900.00
Miscellaneous Fees	8,019.00	4,243.00
Ambulatory		
License Fees	14,743.00	15,157.00
Inspection Fees	2,850.00	3,825.00
TOTAL	$ 245,162.00	$ 237,350.00

FINES RECEIVED

Section 4824 of the Currency Exchange Act provides that the Director may fine a licensee for violations of the Act. The majority of these violations resulted from the currency exchanges not having a minimum $5,000 cash position and/or not being in compliance with the posting of maximum rates. The following is a monthly breakdown of these fines:

	FY'85					FY'84				
	Financial Impairments	%	Rate Posting and Other Fines	%	Total	Financial Impairments	%	Rate Posting and Other Fines	%	Total
July	$ 1,300	100%	$ 0	0%	$ 1,300	$ 1,500	100%	$ 0	0%	$ 1,500
August	2,050	95%	100	5%	2,150	1,200	20%	4,750	80%	5,950
September	1,700	43%	2,275	57%	3,975	200	100%	0	0%	200
October	300	100%	0	0%	300	500	100%	0	0%	500
November	1,600	62%	1,000 (1)	38%	2,600	1,800	100%	0	0%	1,800
December	1,600	100%	0	0%	1,600	1,000	100%	0	0%	1,000
January	300	100%	0	0%	300	3,000	100%	0	0%	3,000
February	3,100	55%	2,500	45%	5,600	500	100%	0	0%	500
March	4,700	89%	600	11%	5,300	1,000	91%	100	9%	1,100
April	2,000	98%	50	2%	2,050	3,600	99%	50	1%	3,650
May	1,100	50%	1,100 (2)	50%	2,200	1,000	100%	0	0%	1,000
June	600	100%	0	0%	600	0	0%	0	0%	0
Totals	$ 20,350	73%	$ 7,625	27%	$ 27,975	$ 15,300	76%	$ 4,900	24%	$20,200

(1) Includes $1,000 for violation of Sections 4802 and 4807 of Currency Exchange Act.
(2) Includes $1,000 for violation of Regulation #1.

UNCLAIMED PROPERTY COLLECTED BY THE CURRENCY EXCHANGE DIVISION

The following monies represent unclaimed money orders over seven years old remitted by currency exchanges as a result of examinations conducted by the Currency Exchange staff. These funds are turned over to the Department's Unclaimed Property Division and held by the State in perpetuity until the owner or heir comes forward.

	FY'85	FY'84
July	$ 11,913.00	$ 39,665.00
August	12,331.00	30,929.00
September	48,886.00	35,363.00
October	26,642.00	17,003.00
November	21,800.00	47,305.00
December	26,185.00	8,791.00
January	36,831.00	32,797.00
February	45,370.00	42,312.00
March	66,200.00	42,760.00
April	60,644.00	47,240.00
May	90,396.00	70,761.00
June	59,950.00	60,174.00
TOTAL	$ 507,148.00	$ 475,100.00

COMMUNITY CURRENCY EXCHANGES EXAMINATIONS COMPLETED

Working with a staff of seven field examiners, the Currency Exchange Division conducted 716 examinations during FY'85 which included statutory examinations, sales, liquidations, consolidations, and reexaminations of impaired currency exchanges.

	FY'85	FY'84
July	39	29
August	48	47
September	54	50
October	73	41
November	37	58
December	46	58
January	67	50
February	57	*111
March	61	63
April	79	54
May	74	77
June	81	66
TOTAL	716	704

* Includes 33 community currency exchanges under Chapter 11 Bankruptcy.

COMMUNITY CURRENCY EXCHANGE APPLICATION TRANSACTIONS

	New		Sales		Change of Locations		Name Changes/Incorporations Stock Sales/Partnerships/Other		Total	
	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84
July	1	3	2	7	4	3	3	1	10	14
August	3	1	4	2	3	3	2	0	12	6
September	3	4	2	0	3	2	15	10	23	16
October	2	5	1	5	1	5	2	1	6	16
November	1	3	2	1	3	4	2	3	8	11
December	2	0	4	12	0	2	3	2	9	16
January	4	1	3	7	2	0	9	1	18	9
February	5	2	5	9	0	3	1	5	11	19
March	3	2	6	18	2	3	3	7	14	30
April	1	2	2	4	1	2	0	5	4	13
May	3	2	7	9	1	5	4	0	15	16
June	2	2	3	7	1	3	5	4	11	16
TOTAL	30	27	41	81	21	35	49	39	141	182

COMMUNITY CURRENCY EXCHANGE APPLICATIONS - APPROVED*

	New		Sales		Change of Locations		Name Changes/Incorporations Stock Sales/Partnerships/Other		Total	
	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84
July	1	0	13	4	2	1	4	0	20	5
August	4	4	2	5	4	1	1	2	11	12
September	3	0	6	0	2	4	3	0	14	4
October	0	0	2	4	4	3	1	2	7	9
November	1	4	1	2	1	3	14	10	17	19
December	2	2	1	8	1	3	2	1	6	14
January	3	2	6	2	2	3	6	0	17	7
February	1	0	3	6	1	1	3	1	8	8
March	4	0	6	6	0	1	4	5	14	12
April	5	1	6	10	1	1	2	7	14	19
May	2	4	1	11	2	2	3	2	8	19
June	1	0	4	5	1	4	4	6	10	15
TOTAL	27	17	51	63	21	27	47	36	146	143

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* Does not correspond to number of applications submitted in particular month. May include approvals of applications submitted in previous months.

NEW COMMUNITY CURRENCY EXCHANGE LICENSES ISSUED FY'85

Eighteen licenses were issued this Fiscal Year to open new community currency exchanges at specific locations. No licenses were issued to open new currency exchange business in Chicago.

Algonquin Busse Currency Exchange, Inc.
1725 West Algonquin Road
Mt. Prospect, Illinois 60056

Antioch Currency Exchange, Ltd.
500 Orchard Street
Antioch, Illinois 60002

Barney Drive Currency Exchange, Inc.
60 Barney Drive
Joliet, Illinois

Cashco Enterprises, Inc.
d/b/a River Run Currency Exchange
20518 Highway 21
Deerfield, Illinois 60015

Cress Currency Exchange, Inc.
2002 North 54th Street
Washington Park, Illinois 62204

Dempster Landings Currency Exchange, Inc.
2606 C East Dempster
Des Plaines, Illinois 60016

East Chicago Heights Currency Exchange, Inc.
1346 Werline Avenue
East Chicago Heights, Illinois 60411

Fox Valley Currency Exchange, Inc.
592 South Route 59
Naperville, Illinois 60540

Hazelcrest Stonebridge Currency Exchange, Inc.
17501-B South Kedzie
Hazelcrest, Illinois 60429

Mid Oak Currency Exchange, Inc.
4800B West 148th Street
Midlothian, Illinois 60445

Mundelein Currency Exchange, Inc.
366 East Townline Road
Mundelein, Illinois 60060

Palatine North Currency Exchange, Inc.
1200 East Dundee Road
Palatine, Illinois 60007

Route 3 Currency Exchange, Inc.
2398 Mississippi Avenue
Sauget, Illinois 62201

Sheridan Road Currency Exchange, Inc.
225 South Sheridan Road
Peoria, Illinois 61605

Tri City Currency Exchange, Inc.
2039 Route 38
St. Charles, Illinois 60174

Victory Currency Exchange
9911 South Roberts
Palos Heights, Illinois

Westchester Currency Exchange, Inc.
11055A West Roosevelt Road
Westchester, Illinois 60153

West Chicago Currency Exchange, Inc.
141 West Roosevelt Road
West Chicago, Illinois 60185

COMMUNITY CURRENCY EXCHANGE INDUSTRY ACTIVITY INCOME

	September 1984 Based on 640 *Community Currency Exchanges	Percent of Income	September 1983 Based on 577 *Community Currency Exchanges	Percent of Income
Check Cashing Fees	$ 49,302,582	69%	$ 44,060,172	68%
Money Order Fees	9,157,923	13%	8,077,657	13%
License Fees	7,462,163	10%	6,728,490	10%
Utilities Fees	1,947,590	3%	1,823,451	3%
Other Income	3,920,333	5%	3,750,582	6%
TOTAL FEES	$ 71,790,591	100%	$ 64,440,352	100%

* Figures are taken from the last two annual reports filed with the Department.

AMBULATORY INSPECTIONS

An inspection involves the Division investigator being present on the premises of the employer at the time the check cashing is to take place in order to ensure that the service rendered is in accordance with the Rules and Regulations of the Department.*

	FY'85	FY'84
July	0	0
August	0	0
September	0	0
October	0	65
November	38	29
December	37	77
January	103	66
February	92	107
March	92	107
April	56	39
May	71	33
June	73	7
TOTAL	562	530

* Based on number of licenses in effect at beginning of respective Fiscal Year minus licenses turned in for discontinued service.

AMBULATORY CURRENCY EXCHANGE APPLICATIONS - SUBMITTED/APPROVED

During the course of FY'85 the Currency Exchange Division approved a total of 49 applications for ambulatory currency exchange locations. Of the 52 submitted in FY'85, 94% were approved.

	Submitted		Approved*	
	FY'85	FY'84	FY'85	FY'84
July	11	5	3	10
August	12	7	11	4
September	6	8	9	9
October	7	7	5	4
November	4	5	6	6
December	1	8	3	8
January	2	5	1	4
February	4	4	2	5
March	1	8	4	1
April	2	2	1	6
May	2	3	3	4
June	0	5	1	3
TOTAL	52	67	49	64

* Does not correspond to number of applications submitted in particular month. May include approvals of applications submitted in previous months.

COMPARISON OF LICENSES ISSUED BY MONTH FOR AMBULATORY CURRENCY EXCHANGES

The Currency Exchange Division processed applications for new Ambulatory Currency Exchanges. Each application is investigated by the Department and if the criteria under Section 4811 of the Currency Exchange Act is satisfied, a license is issued. The following is a list, by month, of ambulatory licenses issued for FY84 and FY85.

	FY'85	FY'84
July	3	10
August	11	4
September	9	9
October	5	4
November	6	6
December	3	8
January	1	4
February	2	5
March	4	1
April	1	6
May	4	4
June	1	3
TOTAL	50	64

NEW AMBULATORY CURRENCY EXCHANGE LICENSES ISSUED FY'85

There were 49 new ambulatory currency exchange licenses issued in FY'85. The total number of ambulatory licenses active at the end of FY'85 was 558 as compared to 552 licenses at the beginning of FY'85.

Name	Address	City
Aztlan Community Industries	1112 E. 87th St.	Chicago
Ideal Box Co.	4800 S. Austin Ave.	Chicago
National Safety Council	1815 Landmeier Dr.	Elk Grove Village
Revere Photo Plate	815 Jefferson	Chicago
John V. Lucas Co., Inc.	4100 W. 40th St.	Chicago
James Electronics	4111 N. Rockwell	Chicago
Arlington Metals Corp.	11355 W. Franklin Ave.	Franklin Park
Medalist Champion Screw Co.	2429 W. 25th St.	Chicago
Emerson Electric-Northwestern Electric Co. Div.	1750 Springfield	Chicago
University of Chicago Press	11030 S. Langley	Chicago
Lenz Electric Mfg. Co.	1751 N. Western	Chicago
Synchro-Start Products, Inc.	8109 N. Lawndale	Skokie
Synchro-Start Products, Inc.	8151 N. Ridgeway	Skokie
RE-MI Foods, Inc.	1201 Tonne	Elk Grove Village
DeVry, Inc.	3300 N. Campbell	Chicago
Zipatone, Inc.	150 Fencl Lane	Hillside
J.S. Paluch Publishing Co.	3825 N. Willow Rd.	Schiller Park
J.S. Paluch Publishing Co.	3800 River Road	Schiller Park
Graymills Corp.	3705 N. Lincoln Ave.	Chicago
Dacor Corp.	161 Northfield Rd.	Northfield
Crawford Steel Co.	3141 W. 36th Pl.	Chicago
Soiltest, Inc.	2205 Lee St.	Evanston
Sanford Corp.	2740 Washington Blvd.	Bellwood
LaRabida Children Hospital and Research Center	E. 65th St. at Lake Michigan	Chicago
Federal Reserve Bank of Chicago	230 S. LaSalle St.	Chicago
Kukla Press, Inc.	855 Morse	Elk Grove Village
Licon Division, Illinois Tool Works	6615 W. Irving Park Rd.	Chicago
Best Cutting Die Co.	4108 N. Rockwell St.	Chicago
Burrell Belting Co.	7501 N. St. Louis	Chicago
J.D. Brauner	1735 N. Ashland Ave.	Chicago
Alnor Instruments Co.	7555 N. Linder	Skokie
Allrite Sheet Metal, Inc.	2950 Commerce St.	Franklin Park
Industrial Research Products, Inc.	321 Bond St.	Elk Grove Village
Victory Beauty Supply Co.	205 Fencl Lane	Hillside
Precision Carbide Tool Co.	1030 W. Wrightwood	Chicago
R.S. Owens & Co., Inc.	5535 N. Lynch	Chicago
Airguide Instruments	2210 W. Wabansia	Chicago
Continental White Cap	1819 N. Major Ave.	Chicago
Creative Label, Inc.	2450 Estes Ave.	Elk Grove Village
C. Creators & Co.	3243 N. California Ave.	Chicago
Interstate Brands Corp. Butternut Bread Div.	44 E. Garfield Blvd.	Chicago
Royal Crown Bottling Co. of Chicago	2801 W. 47th St.	Chicago
U.S Robotics, Inc.	8100 N. McCormick	Skokie
Middleby Marshall, Inc.	7425 Croname Rd.	Niles
Kester Solder	4301 W. Diversey	Chicago
Paache Airbrush Co.	7440 W. Lawrence	Harwood Heights
GCA Corp., Instruments and Equipment Group	1990 N. Mannheim Rd.	Melrose Park
Allstate Insurance Co.	900 Skokie Blvd.	Northbrook
Spiegels, Inc.	854 Golf Lane Rd.	Bensenville

DIRECTORY
COMMUNITY CURRENCY EXCHANGES

CITY	NAME	ZIP CODE
	Champaign County	
Champaign	Illini Currency Exchange Inc. 607 E. Green St	61820
	Cook County	
Alsip	Alsip Curr Exch 11638-B S Pulaski Road	60658
Arlington Heights	Arlington Hts Curr Exch Ltd 6 W Campbell St	60005
Bellwood	St Charles Rd Curr Exch Inc 2801 W St Charles Rd	60104
Berwyn	Berwyn Curr Exch Inc 6232 W Cermak Rd	60402
	Berwyn Plaza Curr Exch Inc 6917 W Ogden Ave	60402
	Cermak Plaza Curr Exch Inc 7183 Cermak Plaza	60402
Blue Island	Blue Island Curr Exch Inc 2408 W Vermont St	60406
Bridgeview	Southfield Curr Exch 8713 S Harlem	60455
Broadview	Broadview Curr Exch Inc 1722 W Roosevelt	60155
Brookfield	Brookfield Curr Exch Inc 9450 W Ogden	60513
Buffalo Grove	Buffalo Grove Curr Exch Inc 1405 W Dundee Rd	60090
Burbank	Garden Gate Curr Exch Inc 7911 S Narragansett Ave	60459
	State Road Curr Exch 6322 W 87th St	60459
Calumet City	Calumet City Curr Exch Inc 592 Burnham	60409
	Cal-Park Curr Exch Inc 1431 W 127th St	60643
	Smiling Plaza Curr Exch Inc 1674 Dolton Rd	60409
Chicago	#4 HGF Inc 3932 S Wentworth Ave	60609
	#1 Local Curr Exch Inc 3209 N Elston Ave	60618
	Cook County	
Chicago	#1 Ogden Hill Curr Exch Inc 6252 S Ashland	60636
	#10 Check Agencies Inc 6250 S King Dr	60637
	#12 Check Agencies Inc 600 S Pulaski Rd	60624
	#2 HGF Inc 301 W 47th St	60609
	#3 HGF Inc 1954 W Lake St	60612
	#30 Check Agencies Inc 201 E 71st St	60619
	#44 Check Agencies Inc 2913 S Vernon	60616
	#5 HGF Inc 3444 W Ogden	60623
	#6 Check Agencies Inc 2204 S Pulaski	60623
	ABC Curr Exch Ltd 4125 S State St	60609
	Ace Curr Exch Inc 2200 W Taylor St	60612
	Acme Curr Exch Inc 212 W Washington	60606
	Addison Central Curr Exch Co Inc 3656 N Central	60634
	Addison-Lincoln Curr Exch Inc 1812 W Addison	60613
	Addison-Western Curr Exch Inc 3751 N Western Ave	60618
	Airport Curr Exch Inc 4658 W 63rd St	60629
	Albany Park Curr Exch #2 Inc 4752 N Pulaski Rd	60630
	All Service Curr Exch 1601 N Milwaukee Ave	60647
	Archer-Austin Curr Exch 6140 Archer Ave	60630
	Archer-Cicero Curr Exch 5354½ S Archer Ave	60632

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Archer Curr Exch Inc 4004 S Archer Ave	60632
	Archer-Harlem Curr Exch Inc 7121 Archer Ave	60638
	Archer-Nash Curr Exch Inc 6611 W Archer Ave	60638
	Archer-Throop Curr Exch 2807 S Archer Ave	60608
	Archer and 43rd at Troy CE Inc 4312 S Archer	60632
	Argyle Sheridan Curr Exch Inc 1105 W Argyle St	60640
	Armitage-California Curr Exch Inc 2759 W Armitage Ave	60647
	Armitage at Grand Curr Exch Inc 5054 W Armitage Ave	60639
	Armitage Kedzie Curr Exch Ltd 3200 W Armitage Ave	60647
	Armitage-Racine Curr Exch Inc 1166 W Armitage	60614
	Arrow Curr Exch Inc 2149½ W Cermak Rd	60611
	Ashland & 18th Curr Exch Inc 1725 S Ashland Ave	60608
	Ashland-51st Money Exch Inc 5105 S Ashland Ave	60609
	Ashland & 42nd Curr Exch Inc 4200 S Ashland Ave	60609
	Ashland at 47th Curr Exch Inc 4655 S Ashland Ave	60609
	Ashland Diversey Curr Exch Inc 2753 N Ashland Ave	60614
	Ashland Irving Park Curr Exch Inc 3959 N Ashland Ave	60613
	Ashland-21st Street Curr Exch Inc 2023 S Ashland Ave	60608
	Ashland Lake Curr Exch Inc 1564 W Lake St	60612
	Associated Curr Exch #5 Inc 4450 W Harrison	60624

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Atlas Curr Exch 2004 W Armitage Ave	60647
	Austin-Chicago Curr Exch Inc 5946 W Chicago Ave	60651
	AZ Zenith Curr Exch Inc 1938 W North Ave	60622
	Azteca Curr Exch Inc 4327 W 26th St	60623
	Bel-Oak Curr Exch Inc 6737 W Belmont Ave	60634
	Belmont Oakley Curr Exch Inc 2300 W Belmont	60618
	Berwyn Broadway Curr Exch 1135 W Berwyn St	60640
	Bonibill Curr Exch Inc #2 1856 W Pershing Rd	60609
	Bridgeport Curr Exch Inc 748 W 35th St	60616
	Broadway Cashiers Inc 1115 W Lawrence Ave	60640
	Broadway-Cornelia Curr Exch Inc 3477 N Broadway	60657
	Broadway Irving Curr Exch Inc 3951 N Broadway	60613
	Broadway Montrose Curr Exch Inc 1002 W Montrose Ave	60613
	Bryn Mawr "L" Curr Exch Inc 1127 W Bryn Mawr Ave	60640
	Cal Harrison Curr Exch Inc 2801 W Harrison St	60612
	Cal-Touhy Curr Exch Co 2829 W Touhy	60645
	California-Milwaukee Curr Exch Inc 2308 N Milwaukee Ave	60647
	California-Madison Curr Exch Inc 2746 W Madison St	60612
	California-63rd Curr Exch Inc 2749 W 63rd St	60629
	Calumet Curr Exch Inc 2961 E 87th St	60617

Cook County

CITY	NAME	ZIP CODE
Chicago	Canal-Van Buren Curr Exch 510 W Van Buren	60607
	Cash-It-Here Inc #6 3173 N Lincoln Ave	60657
	Cash-It-Here Inc #1 1214 N Ashland Ave	60622
	Cash-It-Here Inc #2 3837 N Broadway	60613
	Cash-It-Here Inc #3 824 W Belmont	60657
	Central Park-Cermak C E Inc 3609 W Cermak Rd	60623
	Central Park & 16th C E Inc 3616 W 16th St	60623
	Central and Fullerton C E Inc 5550 W Fullerton Ave	60639
	Cermak Halsted Curr Exch Inc 2145 S Halsted St	60608
	Chap Curr Exch Inc 555 W 31st St	60616
	Check Cashing Place of Chicago Inc 206 W Van Buren St	60607
	Chicago-Cicero Curr Exch Inc 759 N Cicero Ave	60644
	Chicago-Clark Curr Exch Inc 106 W Chicago Ave	60610
	Chicago-Crawford Curr Exch Corp 3944 W Chicago Ave	60651
	Chicago Curr & Check Exch Inc 4463 W Lawrence Ave	60630
	Chicago Grand Curr Exch Inc 2934 W Grand Ave	60622
	Chicago Kedzie Curr Exch Inc 801 N Kedzie Ave	60651
	Chicago-Milwaukee-Ogden Curr Exch Inc 780 N Milwaukee Ave	60622
	Chicago-Rush Curr Exch Inc 62 E Chicago Ave	60611
Chicago	Chicago Ridgeway Curr Exch Corp 3721 ½ W Chicago Ave	60651
	Chicago Sedgwick Curr Exch Inc 370 W Chicago Ave	60610
	Chicago Western Curr Exch Inc 738 N Western Ave	60612
	Cicero Belmont Curr Exch Inc 4764 W Belmont Ave	60641
	Cicero-Armitage Curr Exch Inc 1950 N Cicero Ave	60639
	Cicero and 47th Curr Exch Inc 4628 S Cicero Ave	60638
	Cicero-Irving Curr Exch Inc 3942 N Cicero Ave	60641
	Cicero-Jackson Curr Exch Inc 301 S Cicero	60644
	Cicero-Lake Curr Exch Inc 352 N Cicero Ave	60644
	Cicero Madison Curr Exch Inc 6 S Cicero Ave	60644
	Clark-Devon Curr Exch Inc 6337 N Clark	60660
	Clark Diversey Curr Exch Inc 2735 N Clark	60614
	Clark & Ridge Curr Exch #2 Inc 5918 N Clark St	60660
	Clark Sheffield Curr Exch 3420 N Clark St	60657
	Clearing Curr Exch Inc 6344 S Central	60638
	Clinton Lake Curr Exch Inc 166 N Clinton	60606
	Colonial Curr Exch Inc 12719 S Halsted	60628
	Columbia Curr Exch Inc 2136 S Indiana Ave	60616
	Commercial Curr Exch Inc 3363 W North Ave	60647
	Concourse Curr Exch 116 N Canal	60606

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Cornell M O Agency Inc 1857 W 51st St	60609
	Cottage Curr Exch Inc 748 E 43rd St	60653
	Cottage-63rd Curr Exch Inc 800 E 63rd St	60637
	Cottage Grove-93rd C E Inc 9307 S Cottage Grove Ave	60619
	Cottage-47th Exch Inc 4638 S Cottage Grove Ave	60615
	Cottage-83rd Curr Exch Inc 8237 S Cottage Grove	60619
	County Curr Exch Inc 1923 W Ogden Ave	60612
	Crest Curr Exch Inc 5306 Milwaukee Ave	60630
	Crestline Manor Curr Exch 4018 W 79th St	60652
	Damen Division Money Exchange Inc 2001 W Division St	60622
	Damen Farragut Curr Exch Inc 5232 N Damen Ave	60625
	Damen North Curr Exch Inc 1568 N Damen Ave	60622
	Damen Roscoe Curr Exch Inc 2004 W Roscoe St	60618
	Dayton Curr Exch Inc 3960 S Cottage Grove	60653
	Devon Central Curr Exch Inc 5429 W Devon Ave	60646
	Devon Western Curr Exch Inc 2350 W Devon	60659
	Diversey Clybourn Curr Exch Inc 2803 N Clybourn Ave	60618
	Diversey Kedzie Curr Exch Inc 3156 W Diversey Ave	60647
	Diversey Kostner Check Cashers, Inc 4359 W Diversey Ave	60639
	Diversey-Laramie Curr Exch Inc 5210½ W Diversey	60639
	Cook County	
Chicago	Diversey-Southport Curr Exch Inc 2752 N Southport	60614
	Division-California Curr Exch Inc 2745 W Division St	60622
	Division Campbell Curr Exch Inc 2501 W Division St	60622
	Division-Central Curr Exch Inc 5600 W Division St	60651
	Division-Clark Curr Exch 113 W Division St	60610
	Division Clybourn Curr Exch Ltd 460 W Division St	60610
	Division-Kostner Curr Exch Inc 4357 W Division	60651
	Division-Spaulding Curr Exch Inc 3305 W Division St	60651
	Division Wells Curr Exch Inc 172 W Division	60610
	East Side Curr Exch 10108 S Ewing	60617
	Eastwood Rockwell Curr Exch Inc 4652 N Rockwell St	60625
	Economy Curr Exch Ltd 747 W Armitage	60614
	Eddy Curr Exch Inc 3527 N South Port	60657
	Elston-Cortland Curr Exch Inc 1836 N Elston Ave	60622
	Elston-Damen Curr Exch Inc 2378 N Elston Ave	60614
	Elston Kedzie Curr Exch Inc 3547 N Elston	60618
	FN & A Curr Exch Inc 5913 S Ashland Ave	60636
	Fairfield Curr Exch Inc 2560 W Cermak Rd	60608
	Federal Curr Exch Inc 744 N Damen Ave	60622
	Foster Park Curr Exch Inc 8252 S Ashland	60620

Cook County

CITY	NAME	ZIP CODE
Chicago	Fullerton Cicero Curr Exch 2324 N Cicero	60639
	Fullerton Curr Exch Inc 1369 W Fullerton Ave	60614
	Fullerton-Keeler Curr Exch Inc 4217 W Fullerton	60639
	Fullerton Kimball Curr Exch Inc 3408 Fullerton Ave	60647
	G G G Curr Exch Inc 1559 S Pulaski Rd	60623
	Garfield-Indiana Curr Exch Inc 5500 S Michigan Ave	60637
	Grand-Ashland Check Cashers Inc 504 North Ashland Ave	60622
	Grand-Austin Curr Exch Inc 5958 W Grand Ave	60639
	Grand-Hamlin Curr Exch Inc 3746 W Grand Ave	60651
	Grand-Milwaukee-Halsted C E Inc 732 W Grand Ave	60610
	Grand-Racine Curr Exch Inc 1207 W Grand Ave	60622
	Grand-State Curr Exch 9 W Grand Ave	60610
	Grand Western Curr Exch Inc 2355 N Grand Ave	60612
	Great Lakes Curr Exch Inc 832 W Fullerton Ave	60614
	Great Northern Curr Exch Inc 1017 W Belmont Ave	60657
	Gresham Curr Exch Inc 915½ W 87th St	60620
	Halsted Jackson Curr Exch Inc 230 S Halsted St	60606
	Halsted & 69th Curr Exch Inc 6903 S Halsted St	60621
	Halsted-74th Curr Exch 7356-58 S Halsted St	60621
	Halsted-51st Curr Exch Inc 5058 S Halsted St	60609

Cook County

CITY	NAME	ZIP CODE
Chicago	Halsted-55th Curr Exch Inc 5450 S Halsted	60609
	Harlem-Foster Curr Exch Inc 7218A W Foster Ave	60631
	Harper-Court Curr Exch Inc 5222½ Harper	60615
	Harrison-Canal Curr Exch Inc 516 W Harrison St	60607
	Harrison-Kedzie Curr Exch #2 Inc 736 S Kedzie St	60612
	Harrison-Laramie Curr Exch Inc 524 S Laramie St	60644
	Harvard and 63rd Curr Exch Inc 319 W 63rd St	60621
	Hegewisch Curr Exch Inc 13412 S Brandon	60633
	Homan-Jackson Curr Exch Ltd 3355 W Jackson Blvd	60624
	Home Curr Exch 1805 S Blue Island Ave	60608
	Howard-Paulina Curr Exch Inc 1643 W Howard St	60626
	Humboldt Park Curr Exch Inc 1551 N California St	60622
	Independence-Roosevelt Curr Exch Inc 3717 W Roosevelt St	60624
	Irving-Austin Curr Exch Inc 6017 W Irving Park Rd	60634
	Irving Kedzie Curr Exch Inc 3158 W Irving Park Rd	60618
	J. P. Curr Exch Inc 3958 W Jackson Blvd	60624
	Jackson Curr Exch Corp 6701 S Damen	60636
	Jackson Curr Exch Corp #2 1943 W 79th St	60636
	Jackson State Curr Exch Inc 19 W Jackson Blvd	60604
	Kedzie and 103rd Street C E Inc 3211 W 103rd St	60655

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Kedzie Cermak Curr Exch Inc 2210 S Kedzie Ave	60623
	Kedzie Lawrence Curr Exch Inc 4752 N Kedzie Ave	60625
	Kedzie-Madison Curr Exch Inc 11 S Kedzie	60612
	Kedzie North Curr Exch Inc 3200 W North Ave	60647
	Kedzie-31st Curr Exch Inc 3045 S Kedzie St	60623
	Kedzie-Wilson Curr Exch Inc 4551 N Kedzie	60625
	Kilbourn & Armitage Curr Exch Inc 4459 W Armitage Ave	60639
	Kimball Lawrence Curr Exch Inc 3421 W Lawrence	60625
	Klug Curr Exch Inc 5356 N Clark St	60640
	Kostner-16th Curr Exch Inc 4358 W 16th St	60623
	L & LB Curr Exch Inc 1599 N Clybourn	60622
	Lake Curr Exch Inc 3204 W Lake St	60624
	Lake & Western Curr Exch Inc 2351 W Lake St	60612
	Lake Shore #1 Inc 3306 N Broadway	60657
	Lake-California Curr Exch Inc 2757 W Lake St	60612
	Lake-Halsted Curr Exch Inc 182 N Halsted	60606
	Lake-Laramie Check Cashers Inc 5157 W Lake St	60644
	Lake Meadows Curr Exch Inc 3477 S Martin Luther King Dr	60616
	Laramie-Division Curr Exch Inc 5152 W Division St	60651
	Laramie North Curr Exch Inc 5200 W North Ave	60639
	Cook County	
Chicago	Lawn Manor Curr Exch Inc 6252 S Kedzie Ave	60629
	Lawrence Damen Curr Exch Inc 4753 N Damen Ave	60625
	Liberty Curr Exch Inc 3653 E 106th St	60617
	Lincoln Ave Curr Exch 5641 N Lincoln Ave	60645
	Lincoln Village Curr Exch Inc 6109B N Lincoln Ave	60659
	Lincoln-Foster Curr Exch Inc 5118 N Lincoln Ave	60625
	Lincoln-Fullerton Curr Exch Inc 2410 N Lincoln Ave	60614
	Lincoln George Curr Exch Inc 2900 N Lincoln Ave	60657
	Lincoln-Lawrence Curr Exch 4758 N Lincoln Ave	60625
	Logan Square Curr Exch Inc 2565 N Milwaukee	60647
	Loganite Curr Exch Inc 2821 N Milwaukee	60618
	Loyola "L" Curr Exch Inc 6542 N Sheridan Rd	60626
	Madison-Central Curr Exch Inc 5628 W Madison St	60644
	Madison-Damen Curr Exch Inc 1958 W Madison St	60612
	Madison-Laramie Curr Exch Inc 5156 W Madison St	60644
	Madison Morgan Curr Exch Inc 1011 W Madison St	60607
	Madison-Pulaski Curr Exch Inc 3938 W Madison St	60624
	Madison-Racine Curr Exch Inc 1152 W Madison St	60607
	Madison-Whipple Curr Exch Inc 3022 W Madison St	60612
	Merchants Curr Exch #2 111 W Washington St	60602

Cook County

CITY	NAME	ZIP CODE
Chicago	Michigan & 103rd C E Inc 10251 S Michigan Ave	60628
	Michigan Ave & 114th C E Inc 11415 S Michigan Ave	60628
	Michigan and Randolph C E Inc 151 N Michigan Ave	60601
	Mid-City Curr Exch Inc 3565 W Armitage	60647
	Milwaukee Addison Curr Exch Inc 3589 N Milwaukee Ave	60641
	Milwaukee-Montrose Curr Exch Inc 5033 W Montrose Ave	60641
	Milwaukee Pulaski Curr Exch 3305 Milwaukee Ave	60641
	Milwaukee-Western Curr Exch Inc 1955 N Western Ave	60647
	Modern Curr Exch Inc 4315 N Central Ave	60634
	Montrose and Elston Curr Exch Inc 4359 N Elston	60641
	Montrose Kimball Curr Exch #4 Inc 3345 W Montrose	60618
	Montrose Ravenswood Curr Exch Inc 1808 W Montrose	60613
	Morgan Park Curr Exch Inc 1977 W 111th St	60643
	Morse Avenue Curr Exch Inc 1356 W Morse Ave	60626
	New Belmont at Milwaukee C E Inc 3909 W Belmont Ave	60618
	New Clark Harrison Curr Exch Inc 553 S Clark St	60605
	New Clark-Morse Curr Exch Inc 6954 N Clark St	60626
	New Damen Grand Curr Exch Inc 2003 W Grand Ave	60612
	New Diversey California Curr Exch Inc 2819 W Diversey	60647
	New Division Dearborn Curr Exch Inc 43 W Division St	60612

Cook County

CITY	NAME	ZIP CODE
Chicago	New Division-Pulaksi Curr Exch Inc 3947 W Division St	60651
	New Granville Broadway Curr Exch Inc 1135 W Granville St	60660
	New Halsted Archer Curr Exch Inc 2497 S Archer Ave	60616
	New Irving Park-Elson C E Inc 3555 Irving Park Rd	60618
	New Lake-Central Curr Exch Inc 338½ N Central Ave	60644
	New Madison Curr Exch Inc 1664 W Madison St	60612
	New Madison State Curr Exch Inc 7 W Madison St	60602
	New Lake-Wabash Curr Exch Inc 61 E Lake St	60601
	New Mt Greenwood Curr Exch Inc 11023 S Kedzie	60655
	New Pulaski-Fullerton C E Inc 3958 W Fullerton Ave	60639
	New Racine Taylor Curr Exch Inc 1153 W Taylor St	60607
	New Roosevelt Curr Exch Inc 1537 W Roosevelt Road	60608
	New Rush Curr Exch Inc 941 N Rush St	60611
	New Stockyard Curr Exch Inc 4651 S Halsted St	60609
	New Wilson-Western Curr Exch Ltd 4604 N Western Ave	60625
	New 8th & Wabash Curr Exch Inc 704 S Wabash Ave	60605
	New 18th & Halsted Curr Exch Inc 1818 S Halsted St	60608
	New 85th & Burley Curr Exch Inc 8501 S Burley	60617
	New 51st & King Drive Curr Exch Inc 5050 Martin Luther King Dr	60615
	New 51st & Princeton Curr Exch Inc 256 W 51st St	60609

CITY	NAME	ZIP CODE
	Cook County	
Chicago	New 51st & State Curr Exch Inc 5105 S State St	60609
	New 75th & Exchange Curr Exch Inc 2640 E 75th St	60649
	New 79th & Exchange Curr Exch Inc 2935 E 79th St	60649
	New 69th & Racine Curr Exch Inc 6900 Racine Ave	60636
	New 6311 Cottage Grove Curr Exch Ltd 6311 S Cottage Grove Ave	60637
	New 35th & Indiana Curr Exch Inc 126 E 35th St	60616
	North & Austin Curr Exch Inc 6006½ W North Ave	60639
	North Avenue-Ashland Curr Exch Inc 1604 W North Ave	60622
	North Avenue-Sedgwick Curr Exch Inc 407 W North Ave	60610
	North-Central Curr Exch Ltd 5549 W North Ave	60651
	North-Cicero Curr Exch Inc 1549 N Cicero Ave	60651
	North at Grand Curr Exch Inc 4343 W North Ave	60639
	North & Pulaski Curr Exch Inc 4009 W North Ave	60639
	North & Rockwell Curr Exch #5 Inc 2557 W North Ave	60647
	North & Western Curr Exch Inc 1555 N Western Ave	60622
	Northcenter Curr Exch 4002 N Lincoln Ave	60618
	Norwood Park Curr Exch Inc 6130 Northwest Highway	60631
	Ogden-Kedzie Curr Exch Ltd 3166 W Ogden Ave	60623
	Ogden North Curr Exch Inc 541 W North Ave	60610
	Ogden-California Curr Exch Inc 2707 W Ogden	60608

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Park West Curr Exch Inc 2341 N Clark St	60614
	Personal Service C E #2 Ltd 1556 W 35th St	60609
	Publix Curr Exch Inc 2102 Clark St	60614
	Pulaski & Armitage Curr Corp 2004 N Pulaski Rd	60639
	Pulaski-Archer Curr Exch 4932½ S Pulaski Rd	60632
	Pulaski-Diversey Curr Exch Inc 3937 W Diversey	60647
	Pulaski-Lake Curr Exch Inc 281 N Pulaski	60624
	Racine & 47th Curr Exch 1213 W 47th St	60609
	Racine & 63rd Curr Exch Inc 1200½ W 63rd St	60636
	Racine & 74th Curr Exch Inc 7349½ S Racine	60636
	Racine & 83rd Curr Exch Inc 8258 S Racine	60620
	Racine-59th Curr Exch Inc 5901 S Racine Ave	60636
	Racine & 79th C E Inc 7900 S Racine	60620
	Randolph & Clark Curr Exch Inc 78 W Randolph	60601
	Randolph LaSalle Curr Exch Inc 172 W Randolph St	60601
	Randolph State Curr Exch Inc 22 W Randolph	60601
	Ravenswood Wilson Curr Exch Inc 1771-A W Wilson Ave	60640
	Roosevelt California Curr Exch Inc 2806 W Roosevelt Rd	60612
	Roosevelt-Damen Curr Exch Inc 2009 W Roosevelt Rd	60608
	Roosevelt-Pulaski Curr Exch Inc 4003 W Roosevelt Rd	60624

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Roosevelt-Racine Curr Exch Inc 1233 W Roosevelt Rd	60608
	Roosevelt-Wabash Curr Exch Inc 32 E Roosevelt Rd	60605
	Roosevelt Western Curr Exch Inc 1143 S Western Ave	60612
	Root & Halsted Curr Exch 4141 S Halsted St	60609
	Savoy Curr Exch Inc 4333 W Madison St	60624
	Schrik Curr Exch Inc 5135 W Chicago Ave	60651
	Scottsdale Curr Exch Inc 7935 S Cicero	60652
	Security Curr Exch Co #6 1634 W Chicago Ave	60622
	Sheridan "L" Curr Exch 3952 N Sheridan Rd	60613
	Sheridan Wilson Curr Exch Inc 4605 N Sheridan Rd	60640
	South Chicago Curr Exch Inc 3007 E 92nd St	60617
	South Shore Curr Exch Inc 2110 E 71st St	60649
	Southport Curr Exch Inc 2153 N Southport	60614
	Southwest Curr Exch Inc 3457 W 63rd St	60629
	Standard Curr Exch 3105 S Pulaski Rd	60623
	Steel City Curr Exch Inc 2433 E 79th St	60649
	Stony Island & 79th Curr Exch Inc 1642 E 79th St	60649
	Stony Island Curr Exch Inc 6700 S Stony Island Ave	60649
	The Money Corner Curr Exch Inc 2430 W 59th St	60629
	Tower's 59th & Wentworth C E Inc 5907 S Wentworth Ave	60621

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Universal Curr Exch Inc 531 S Dearborn	60605
	Upper Mart Curr Exch Inc 222 W North Bank Dr	60654
	Upper Michigan Curr Exch Inc 513 N Rush St	60611
	Uptown Curr Exch Inc 4620 N Broadway	60640
	Van Buren & Ashland C E Inc 1646 W Van Buren St	60612
	Van Buren-Wabash Curr Exch 424 S Wabash	60605
	Vincennes Curr Exch Inc 7526 S Vincennes	60620
	Vincennes & 79th Curr Exch Inc 353 W 79th St	60620
	Wabash Adams Curr Exch Inc 203 S Wabash Ave	60604
	Wabash Wacker Curr Exch 205 N Wabash	60601
	Washington-Wabash Curr Exch Inc 55 E Washington	60602
	Wentworth-26th Curr Exch Inc 2608 S Wentworth Ave	60616
	Westlawn Curr Exch Inc 4021A W 63rd St	60629
	West Side Curr Exch of Chicago Inc 1219 S Kedzie	60623
	Western-Elston Curr Exch Inc 2749 N Western Ave	60647
	Western-Fullerton Curr Exch Inc 2321 N Western	60647
	Western-Howard Curr Exch Inc 7534 N Western	60645
	Western-Madison Curr Exch Inc 2332 W Madison St	60612
	Western Polk Curr Exch 723 Western Ave	60612
	Western-79th Curr Exch Inc 2417½ W 79th St	60652

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Wilson Kenmore Curr Exch Inc 1029 W Wilson Ave	60640
	Wilson-Racine Curr Exch Inc 1138 W Wilson	60640
	Woodlawn Community Curr Exch Inc 1520 E 63rd St	60637
	Write-On Curr Exch Inc 305½ E Garfield Blvd	60637
	103rd & Halsted Curr Exch Inc 801 W 103rd St	60643
	106th & Torrence Curr Exch Inc 10536 S Torrence	60617
	110th & Halsted Curr Exch Inc 11057 Halsted St	60628
	111th & Michigan Curr Exch Inc 11055 S Michigan Ave	60628
	111th & Western Curr Exch Inc 11230½ S Western	60643
	115th & Cottage Grove C E 11457 S Cottage Grove Ave	60628
	115th & Laflin Curr Exch 1476 W 115th Ave	60643
	119th & Halsted Curr Exch Inc 11932 S Halsted	60628
	119th & Michigan Curr Exch Inc 11915 S Michigan Ave	60628
	13th & Michigan Curr Exch Inc 1308 S Michigan Ave	60605
	111 Curr Exch Inc 111 E Wacker Dr	60601
	131st & Ellis Curr Exch Inc 13116½ S Ellis Ave	60627
	141 W Jackson Blvd C E Inc 141 W Jackson	60604
	16th & Homan Curr Exch Inc 1559 S Homan Ave	60623
	18th & Wabash Curr Exch Inc 1800 S Wabash Ave	60616
	224 West Illinois Curr Exch Inc 224 W Illinois St	60610
	Cook County	
Chicago	26th & Central Park Curr Exch Inc 3540 W 26th St	60623
	26th & Kedzie Curr Exch Inc 3221 W 26th St	60623
	26th & Pulaski Curr Exch Inc 4004 W 26th St	60623
	26th & State Curr Exch 20 E 26th St	60616
	26th & Western Avenue C E 2538 S Western Ave	60608
	30 North Wacker C E Inc 30 N Wacker	60606
	31st & Archer Curr Exch 3117 S Archer Ave	60608
	31st & Morgan Check Cashers Inc 906 W 31st St	60608
	31st & Wells Curr Exch Inc 243 W 31st St	60616
	32 West Washington C E Ltd 32 W Washington	60602
	35th and Western Curr Exch 3452 S Western Ave	60608
	37th Street Curr Exch Inc 614 W 37th St	60609
	38th & Kedzie Curr Exch Corp 3807 S Kedzie Ave	60632
	39th & King Drive Curr Exch Inc 339 E Pershing Rd	60653
	424 E 87th St Curr Exch 424 E 87th St	60619
	43rd & Ellis Curr Exch Inc 1007 E 43rd St	60653
	43rd & Indiana Curr Exch Ltd 200 East 43rd St	60653
	4335 West Roosevelt Road C E Inc 4335 W Roosevelt Rd	60624
	4750 N Kimball Ave Curr Exch 4750 N Kimball Ave	60625
	47th & Calumet Curr Exch Inc 310 E 47th St	60653

CITY	NAME	ZIP CODE
	Cook County	
Chicago	47th & Champlain Curr Exch Inc 635 E 47th St	60653
	47th-Drexel Curr Exch Inc 910 E 47th St	60653
	47th & Kenwood Curr Exch Inc 1330 E 47th St	60653
	47th & King Drive C E Inc 432 E 47th St	60653
	47th & Michigan Curr Exch Inc 100 E 47th St	60653
	47th & Sawyer Curr Exch Inc 3224 W 47th St	60632
	47th & State Curr Exch Inc 4709 S State St	60609
	47th and Western Curr Exch Inc 2406 W 47th St	60632
	47th & Wolcott Curr Exch Inc 1901 W 47th St	60609
	49th & Central Curr Exch 4841 S Central Ave	60638
	5100 South Racine Curr Exch Corp 5100 S Racine Ave	60609
	51st & Cottage Grove C E Ltd 5127 S Cottage Grove Ave	60615
	51st & Kedzie Curr Exch Inc 5100 S Kedzie Ave	60632
	51st & Prairie Curr Exch Inc 234 E 51st St	60615
	51st & Western Curr Exch Inc 5102 S Western Ave	60609
	53rd-Ellis Curr Exch Inc 1001 E 53rd St	60615
	55th & Ashland Curr Exch Inc 1601 W Garfield Blvd	60636
	55th & Lake Park Curr Exch Inc 1542 E 55th St	60615
	55th & Racine Curr Exch Inc 5500 S Racine Ave	60636
	5533 Chicago-Central Curr Exch Inc 5533 W Chicago Ave	60651
	Cook County	
Chicago	5603 S Damen Curr Exch Inc 5603 S Damen	60636
	58th & Prairie Curr Exch Inc 220 E 58th St	60637
	59th & Halsted Curr Exch Ltd 5859 S Halsted	60621
	59th & Kedzie Curr Exch Corp 5903 S Kedzie	60629
	59th & State Curr Exch Inc 5919 S State St	60621
	61st & Vernon Curr Exch Inc 422 E 61st St	60637
	63rd & Halsted "L" Station C E Inc 743 W 63rd St	60621
	63rd & Kenwood Curr Exch Inc 1317 E 63rd St	60637
	63rd & Merrimac Curr Exch Inc 6223 W 63rd St	60638
	63rd & Morgan Curr Exch Inc 1005 W 63rd St	60621
	63rd & St Lawrence Curr Exch 548 E 63rd St	60637
	63rd-Western Curr Exch Inc 2400 W 63rd St	60636
	67th & Champlain Curr Exch Inc 625 E 67th St	60637
	67th & State Curr Exch Inc 6659 S State St	60637
	69th & King Drive C E Inc 403 E 69th St	60637
	69th Street Curr Exch Inc 6858 S Ashland Ave	60636
	69th & Wentworth Curr Exch Inc 6911 S Wentworth	60621
	71st & Jeffery Curr Exch Inc 1953 E 71st St	60649
	71st & South Chicago Curr Exch Inc 7115 S Chicago Ave	60619
	71st & Wentworth Curr Exch 7056 S Wentworth Ave	60621

Cook County

CITY	NAME	ZIP CODE
Chicago	71st & Western Curr Exch Inc 7056 S Western Ave	60636
	74th & Ashland Curr Exch Inc 7356 S Ashland Ave	60636
	75th & Cottage Curr Exch Inc 751 E 75th St	60619
	75th & King Drive Curr Exch Inc 345 E 75th St	60619
	75th & Stony Island Curr Exch 1611 E 75th St	60649
	79th & Ashland Curr Exch Ltd 1548 W 79th St	60620
	79th & Cottage Curr Exch Inc 78[illegible]9 Cottage Grove Ave	60610
	79th & Halsted Curr Exch Inc 7861 S Halsted	60620
	79th & Jeffery Curr Exch Inc 1955 E 79th St	60649
	79th & Rhodes Curr Exch Inc 545 E 79th St	60619
	79th & State Curr Exch Inc 3 E 79th St	60619
	809 North State Curr Exch Inc 806 N State St	60610
	83rd & Kedzie Curr Exch Inc 8242 S Kedzie Ave	60629
	83rd & Prairie Curr Exch Inc 212 E 83rd St	60619
	87th & Cottage Curr Exch Corp 722 E 87th St	60619
	87th & South Chicago Curr Exch Inc 8703 S Chicago Ave	60617
	87th & Stony Island Curr Exch Inc 1606 E 87th St	60617
	95th & Ashland Curr Exch Inc 9459 S Ashland Ave	60620
	95th & Calumet Curr Exch Inc 332 E 95th St	60619
	95th & Jeffery Curr Exch Inc 2035 E 95th St	60617

Cook County

CITY	NAME	ZIP CODE
Chicago	95th & Wentworth Curr Exch Inc 152 W 95th St	60628
	97th & Halsted Curr Exch Inc 9707 S Halsted St	60628
Chicago Heights	Chicago Heights Curr Exch Inc 82 Illinois	60411
	Lincolnway Curr Exch Inc 403 W Lincoln Hwy	60411
	Olympia Plaza Curr Exch Inc 157 W Joe Orr Rd	60411
	14th Street Curr Exch Inc 303 E 14th St	60411
Chicago Ridge	Chicago Ridge Curr Exch Inc 10405 S Ridgeland Ave	60415
Cicero	Austin-Roosevelt Curr Exch Inc 5947 W Roosevelt Rd	60650
	Bohan Agency Curr Exch Inc 5606 W Cermak Rd	60650
	Cermak Cicero Curr Exch Inc 4801 W Cermak Rd	60650
	Cermak-Laramie Curr Exch Inc 2137 S Laramie Ave	60650
	Jaros Curr Exch 5823 W Roosevelt Rd	60650
	Pride Curr Exch Inc 2444 S Laramie Ave	60650
	Pride Curr Exch #2 Inc 1207 S Cicero Ave	60650
Crestwood	New Playfield Curr Exch Inc 5423 W 127th St	60445
Des Plaines	Dempster Landings C E Inc 2606 "C" E Dempster	60016
	Des Plaines Curr Exch 1490 Miner St	60016
	Lee Street Curr Exch Inc 1528 S Lee St	60016
	Market Place Curr Exch Inc 739 W Golf Rd	60016
	O'Hare Curr Exch Inc 2661 Mannheim Rd	60018

CITY	NAME	ZIP CODE
	Cook County	
Dolton	Dolton Curr Exch Ltd 14200 Chicago Rd, Unit 109	60419
	D & B Inc d/b/a Dolton Plaza C E Inc 15029 S Woodlawn	60419
East Chicago Heights	East Chicago Heights Curr Exch Inc 1346 Werline Ave	60411
Elk Grove Village	Centex Curr Exch Inc 1660 Greenleaf	60007
	Elk Grove Curr Exch Inc 810 E Higgins Rd	60007
	Grove Curr Exch Inc 961 Grove Mall	60007
Elmwood Park	Belmont-Thatcher Curr Exch Inc 7721 W Belmont	60635
	Elmwood Park Curr Exch Inc 2428 N Harlem	60635
Evanston	Central Evanston Curr Exch Ltd 2608 Prairie Ave	60201
	Church-Dodge Curr Exch 1700 Dodge Ave	60201
	Evanston Curr Exch Inc 1808 Dempster	60202
	Howard Damen Curr Exch Inc 715 Howard	60202
	Main Curr Exch Inc (The) 845 Chicago Ave	60202
	Peoples Curr Exch Inc 1605 Maple Ave	60201
	Simpson-Dewey Curr Exch Inc 1703 Simpson St	60201
Evergreen Park	95th & Western Curr Exch Inc 9509 Evergreen Plaza	60642
Forest Park	Forest Park Curr Exch Inc 7418 Madison St	60130
Franklin Park	Franklin Park Curr Exch Inc 9701 Franklin Ave	60131
	Grand Plaza Curr Exch Inc 10213 W Grand Ave	60131

CITY	NAME	ZIP CODE
	Cook County	
Hanover Park	Hanover Park Curr Exch Inc 7512 N Barrington Rd	60103
Harvey	Harvey Curr Exch Inc 206 E 154th St	60426
	Oakley & 147th Curr Exch Inc 14720 S Oakley Ave	60426
	147th & Halsted Curr Exch Inc 14701 S Halsted	60426
	167th & Halsted Curr Exch Inc 16658 S Halsted	60426
Hazelcrest	Hazelcrest-Stonebridge C E Inc 17501-B S Kedzie	60429
Hickory Hills	Hickory Hills Curr Exch Inc 8843 W 87th St	60457
Hillside	Mannheim Washington C E Inc 528½ Mannheim Rd	60162
	The Curr Exch in Hillside Inc Hillside Shopping Center D-7	60162
Hoffman Estates	Hoffman Estates Curr Exch Inc 1039 N Roselle Rd	60172
Homewood	Washington Park Plaza C E Inc 17752 S Halsted	60430
Justice	Justice Curr Exch Inc 8342 Roberts Rd	60458
La Grange	BMJ Curr Exch Inc 5444 S La Grange Rd	60525
	La Grange Curr Exch Inc 22 E Burlington St	60525
Lansing	Lansing Curr Exch Inc 17324 S Torrence	60438
Markham	Cantebury Curr Exch Inc 3001 W 159th St	60426
	Dixie Square Curr Exch Ltd 15652 S Dixie Highway	60426
Matteson	Matteson Curr Exch Inc 196 Towncenter	60443
Maywood	Madison & 5th Avenue C E Inc 1000 S 5th Ave	60153
	17th & Madison Curr Exch Inc 1001 S 17th Ave	60153

Cook County

CITY	NAME	ZIP CODE
Maywood	5th Lake Curr Exch Inc 9 N 5th Ave	60153
Melrose Park	Melrose Curr Exch Inc 130 Broadway	60160
	Winston Plaza Curr Exch Inc 1380 Winston Plaza	60160
Midlothian	Midlothian Curr Exch Inc 3919 W 147th St	60445
	Mid-Oak Curr Exch Inc 4800B W 148th St	60445
Morton Grove	ADCO Curr Exch 6024 W Dempster St	60053
	Waukegan Golf Curr Exch Inc 9220 Waukegan Rd	60053
Mt Prospect	Algonquin-Busse Curr Exch Inc 1725 W Algonquin Rd	60056
	Mt Prospect Curr Exch Inc 1119 Mt Prospect Plaza	60056
Niles	Har-Mil Curr Exch Inc 7519 Milwaukee Ave	60648
	Milwaukee-Ballard Curr Exch Inc 9107 Milwaukee Ave	60648
	Oakton-Waukegan Curr Exch 8018 N Waukegan Rd	60648
Norridge	Cumberland-Lawrence Curr Exch 4821 N Cumberland	60656
	Harlem Irving Curr Exch Inc 4196 N Harlem Ave	60634
Northbrook	Northbrook Curr Exch Inc 2750 Dundee Rd	60062
Northlake	Northlake Curr Exch Inc 23 N Wolf Rd	60164
Oak Lawn	Oak Lawn Curr Exch Inc 5166 W 95th St	60453
	95th & Major Curr Exch Inc 5712 W 95th St	60453
Oak Park	Austin Lake Curr Exch Ltd 422 N Austin Blvd	60302
	Lake-Marion Curr Exch Inc 100 S Marion St	60302

Cook County

CITY	NAME	ZIP CODE
Oak Park	Madison-Oak Park C E 805 Madison St	60302
	2 West Madison Curr Exch Inc 2 W Madison St	60302
Orland Park	New Orland Park Curr Exch Inc 15010 S La Grange Rd	60462
Palatine	Palatine Curr Exch Inc 611 N Hicks Rd	60067
	Palatine North Curr Exch Inc 1200 E Dundee Rd	60067
Palos Hills	Victory Curr Exch Inc 9911 S Roberts Rd	60465
Park Forest	Park Forest Curr Exch Inc 98 S Orchard Dr	60466
Prospect Heights	Palwaukee Curr Exch Inc 690 Milwaukee Ave	60070
Richton Park	Richton Park Curr Exch Inc 22336 Governors Highway	60471
Riverdale	Riverdale Curr Exch Inc 155 W 144th St	60627
Robbins	Utica Curr Exch Inc 13912 Claire Blvd	60472
Rolling Meadows	Meadows Curr Exch Inc 3100 Market Plaza	60008
Rosemont	Rosemont Plaza Curr Exch Inc 9503 W Higgins Rd	60018
Sauk Village	New Sauk Village Curr Exch Inc 14 Sauk Plaza	60411
Schaumburg	A & H Curr Exch Inc 831 E Algonquin Rd	60196
	Schaumburg Curr Exch Inc 1019 S Roselle Rd	60193
Schiller Park	Central Schiller Park Curr Exch Inc 9452 Irving Park Rd	60176
Skokie	Able Curr Exch Inc 5110 Oakton	60077
	Skokie Bluebird Curr Exch Inc 4413 W Oakton St	60076

Cook County

CITY	NAME	ZIP CODE
South Chicago Heights	South Chicago Heights Curr Exch Inc 3324 Chicago Rd	60411
Stone Park	Stone Park Curr Exch Inc 1604 N Mannheim Rd	60165
Streamwood	Streamwood Curr Exch Inc 225 Irving Park Rd	60103
Summit	63rd-Archer Curr Exch Inc 7655 ½ W 63rd St	60501
Tinley Park	Brementowne-159th St C E Inc 6817 W 159th St	60447
Westchester	Westchester Curr Exch Inc 11055-A W Roosevelt Rd	60153
Wheeling	Wheeling Curr Exch Inc 857 W Dundee Rd	60090
Worth	Worth Curr Exch 7101 W 11th St	60482

DuPage County

CITY	NAME	ZIP CODE
Addison	DuPage Curr Exch Inc 431 S Addison Rd	60101
	Green Meadow Curr Inc 40 W Lake St	60101
Bensenville	Bensenville Curr Exch Inc 119 W Main St	60106
	Grand York Curr Exch 101 W Grand Ave	60106
Carol Stream	Carol Stream Curr Exch Inc 477 S Schmale Rd	60187
Downers Grove	Downers Grove Curr Exch Inc 138 E Ogden	60515
Glendale Heights	Bloomingdale Curr Exch Inc 215 Army Trail Rd	60137
	Glendale Curr Exch Inc 532 North Ave	60137
Naperville	Fox Valley Curr Exch Inc 592 S Rt 59 and Aurora Ave	60450
	Naperville Curr Exch Inc 1163 Ogden Ave	60137

DuPage County

CITY	NAME	ZIP CODE
Villa Park	New Lombard Heights Curr Exch Inc 603 W North Ave	60181
	Villa Oaks Curr Exch Inc 106 W Roosevelt Rd	60181
West Chicago	West Chicago Curr Exch Inc 141 W Roosevelt Rd	60185
Westmont	Westmont Curr Exch Inc 6230 S Cass	60559

Jackson County

CITY	NAME	ZIP CODE
Carbondale	Saluki Curr Exch Inc 606 S Illinois	62901

Kane County

CITY	NAME	ZIP CODE
Aurora	Aurora Curr Exch Inc 59 S Broadway St	60505
Carpentersville	Meadowdale Curr Exch Inc 45-B Meadowdale Shopping Center	60110
Elgin	N E Elgin Auto Dr-In Curr Exch Inc 401 Dundee Ave	60120
St Charles	Tri-City Curr Exch Inc 2039 Rt 38 and Randall Rd	60174

Kankakee County

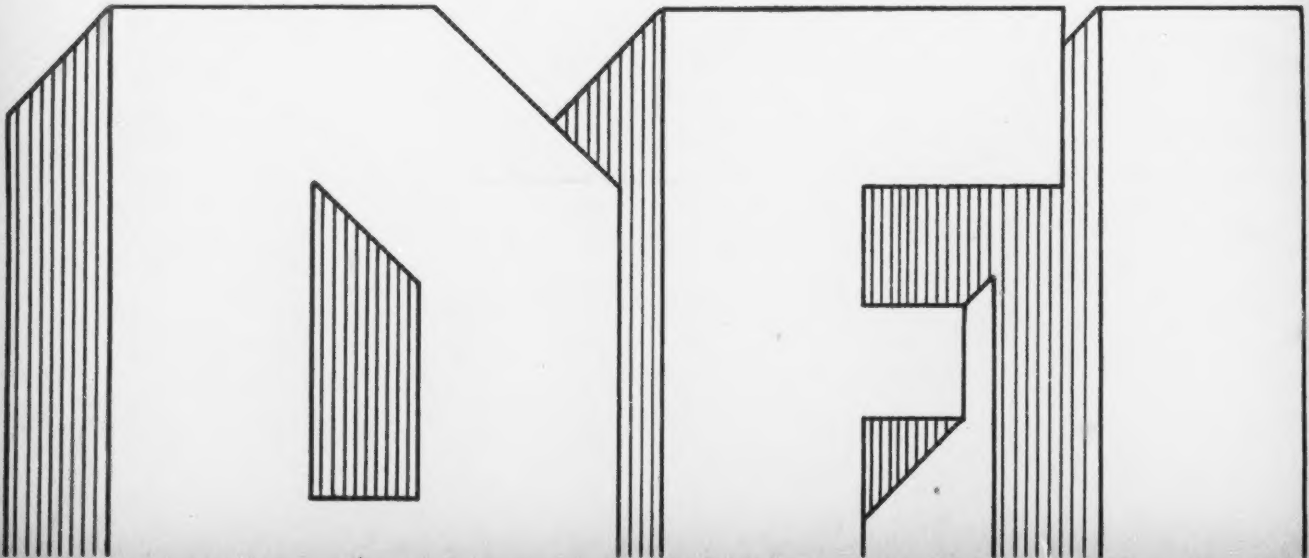
CITY	NAME	ZIP CODE
Kankakee	East Court Curr Exch Inc 1550 E Court	60901
	Kankakee Curr Exch Inc 180 E Oak St	60901
	Meadowview Curr Exch Inc 34 Meadowview Center	60901

Lake County

CITY	NAME	ZIP CODE
Antioch	Antioch Curr Exch Ltd 500 Orchard St	60002
Deerfield	River Run Curr Exch 20518 Highway 21	60015

CITY	NAME	ZIP CODE
	Lake County	
Fox Lake	Fox Lake Curr Exch Inc 14 E Grand Ave	60020
Mundelein	Mundelein Curr Exch Inc 366 E Townline Rd	60060
North Chicago	North Chicago Cashiers Inc 1803 22nd St	60064
Round Lake Bch	New Commons Curr Exch Inc 959 E Rollins Rd	60073
Waukegan	Lewis-Plaza Curr Exch Inc 1319 N Lewis Ave	60085
	596 Genesee Curr Exch Inc 596 S Genesee St	60085
	LaSalle County	
Ottawa	Courtesy Curr Exch 510 Fillmore	61350
	McHenry County	
Crystal Lake	Crystal Lake Curr Exch Inc #3 Crystal Lake Plaza	60014
McHenry	McHenry County Curr Exch Inc 4614-A W Route 120	60050
	Macon County	
Decatur	#1 Decatur Curr Exch Inc 2800 N Water St	62526
	#2 Decatur Curr Exch Inc 2264 E William St	62521
	#3 Decatur Curr Exch Inc 1355 N Rt 48	62526
	Madison County	
Alton	1st Mad Cty C E of Alton Inc 2755 E Broadway	62002
Granite City	1st Mad Cty C E of Granite City Inc #10 Nameoki Village	62040
	Peoria County	
Peoria	Peoria Curr Exch Inc 117 S W Perry St	61602
	Sheridan Road Curr Exch Inc 225 S Sheridan Rd	61605
	Rock Island County	
Moline	Melin License Service & C E 1415 15th St	61265
	Rock Island County	
Rock Island	First Curr Exch of Rock Island 1123 7th Ave	61201
	State License Service C E Inc 4124-26 11th St	61201
	St Clair County	
East St Louis	East St Louis Curr Exch Inc 232 Collinsville Ave	62201
Sauget	Route 3 Curr Exch Inc 2398 Mississippi Ave	62201
Washington Park	Cress Curr Exch Inc 2002 N 54th St	62204
	Sangamon County	
Springfield	Community Curr Exch of Springfield 115 N 6th St	62701
	First Curr Exch of Springfield IL 1407 S 16th St	62703
	Will County	
Bolingbrook	Bolingbrook Curr Exch Inc 348 Bolingbrook Common	60439
Joliet	Barney Drive Curr Exch Inc 60 Barney Drive	60435
	Cass Street Curr Exch Inc 33 E Cass St	60431
	Chicago Osgood Curr Exch 180 S Chicago St	60436
	Collins Street Curr Exch Inc 850 Collins St	60432
	Shopping Center Curr Exch Inc Hillcrest Shopping Center	60435
	West Side Curr Exch of Joliet Inc 1169 W Jefferson St	60435
Lockport	Lockport Curr Exch Inc 917 S State St	60441
Romeoville	Hampton Park Curr Exch Inc 615 Access Dr	60441
	Winnebago County	
Rockford	Rockford Curr Exch Inc 1111½ N Avon St	61103
	Rockford Curr Exch Inc #2 1032 S Main St	61101
	West State Curr Exch Inc 1455 W State Street	61102

UNCLAIMED PROPERTY DIVISION



ANNUAL REPORT
UNCLAIMED PROPERTY DIVISION

A RECORD-BREAKING YEAR!

Fiscal year 1985 was the most successful in the Unclaimed Property Division's history. Director Fryzel attributed the record-setting year to diligent enforcement of holder reporting and remitting, increasing expertise in examination selection and performance, and accomplishment of owner discovery and claims payment functions. The following Division records were broken during the year:

	Fiscal 1985	Old Record
Total Unclaimed Financial Assets Received	$ 16,159,033	$ 14,187,936 (1978)
Total Income Received	$ 16,255,518	$ 14,210,436 (1978)
Total Value of Claims Paid	$ 1,667,993	$ 1,442,697 (1984)
Stock Sold	$ 387,873	$ 331,283 (1983)
Names Published	21,476	21,272 (1981)

THE ACT

The Unclaimed Property Division adminsters one of the oldest and most important consumer protection laws in Illinois, the Uniform Disposition of Unclaimed Property Act. Prior to passage of the Act in 1961, holders of unclaimed financial assets were able to use funds which belonged to others for their own benefit. The Illinois legislature realized it was unfair for holders to profit unjustly from the use of money that belonged to the actual owners or heirs. The Legislature also recognized that if true owners or heirs could not be found, the benefit of the unclaimed assets should accrue to all the people of Illinois, and not just the holders of those assets.

The Unclaimed Property Division ensures that a concerted effort is made to locate rightful owners or heirs, and that until such time as that is accomplished, all of our citizens shall benefit from the use of the unclaimed funds.

The Act requires all entities - private, public and governmental - to remit all financial assets to the State if unclaimed for seven years or more. Unclaimed property can be any financial asset ranging from abandoned savings and checking accounts, unpaid wages or commisions, stocks, uncashed dividends, customer deposits or overpayments, credit balances, refunds, money orders, travelers checks, to paid-up life insurance policies.

Tangible property could become unclaimed property in the case of safe deposit or other safekeeping repository contents. If the rent on such a repository remains unpaid for seven years or more, the contents are remitted to the Department.

It is also most important to remember that Illinois is a custodial state and that an owner or heir can always claim his or her funds that were remitted to the Department under the Act.

REVENUES AND APPROPRIATIONS

The State of Illinois has received more than $127 million in unclaimed financial assets since 1961. Due to the aggressive and innovative enforcement under Governor Thompson's administration, more than $104 million have been collected since 1977, 82% of all monies remitted since 1961! During fiscal year 1985 alone, $16,159,033 in unclaimed assets were remitted, the highest amount since the Act's inception.

While the funds are in the State's custody, they are deposited by the State Treasurer in the various Pension Funds for the benefit of all of the taxpayers of the State. Since 1977 over $85 million have been appropriated to the five State Retirement Systems - 89% of the total $95 million since 1961 - or almost a nine-fold increase over the appropriations from all previous years! Fiscal year 1986 and total appropriations since 1977 to the individual retirement systems are detailed below:

	FY 1986	Total Appropriations since 1977
• State Teachers'	$ 5,008,900	$ 45,610,600
• State University	2,504,300	19,316,800
• State Employees'	2,130,000	18,886,500
• Judges	315,000	2,116,100
• General Assembly	41,800	290,000

The Department's primary objective is to reunite owners with their property. To do this, the Department employs many methods. Twice each year names and last known addresses are published in newspapers across the State. In fiscal year 1985, 21,476 names were published, beating the old record set in 1981! (See Chart C) People who see their names or those of relatives are urged to contact the Department so the missing owners may be reunited with their assets. Lists are also made available to members of the General Assembly who have assisted the Department in its search for owners living in their legislative districts.

To further enhance owner location efforts, the Department conducts a continual public information campaign to stimulate interest and enlists the aid of the public and the media by giving interviews, issuing press releases, and providing representatives to speak before various civic groups. The Director has given numerous radio and television interviews and these appearances have resulted in many inquires of the Department by potential owners of unclaimed property. The Department also has developed a series of brochures which explain the Act and the Department's claims procedures and serve to enhance public awareness of, as well as compliance with, the Act. The Department has an Owner Discovery Unit whose sole responsibility is to intensively search for owners. This Unit operates as a virtual detective agency utilizing a variety of governmental and public records as well as personal contact to ferret out owners of abandoned property.

CLAIMS

Since 1977, the Department has paid out almost $10 million to nearly 17,000 owners, almost 6 times the amount paid out in the previous 15 years (to nearly five times as many owners). (See Chart D)

The Department approved 2493 claims of owners during fiscal year 1985 with a record total value of $1,667,993! Since the unclaimed property law passed, almost $12 million have been returned to the rightful owners. (See Chart E)

TANGIBLE PROPERTY

The Division is also responsible for collecting contents of Safe Deposit boxes remitted by banks and other holders that also have had no activity for 7 or more years. Contents have been found to include cash, jewelry, stock certificates, wills, coins of numismatic value, even a half-eaten ham sandwich!

Contents of value from safe deposit repositories - other than cash - are appraised by an independent appraiser, then auctioned by a Chicago auction house. The proceeds are credited to the owner's account. In fiscal year 1985, these auctions realized $48,919. In addition, division personnel maintain a close working relationship with both major professional groups serving the safe deposit industry - the American and Illinois Safe Deposit Associations.

The chart below shows safe deposit activity since fiscal year 1980:

Year	Boxes Collected	Auction Receipts	Monetary Contents	Total
1980	4,232	$ 54,812	$ 190,750	$ 245,562
1981	1,369	101,563	43,536	145,099
1982	2,806	13,246	70,818	84,064
1983	1,790	66,755	36,306	103,061
1984	2,566	20,906	102,786	123,692
1985	3,709	48,919	162,203	211,122
Total	16,472	$306,201	$ 606,399	$ 912,600

The Department's stock program also has been gaining increased significance in recent years. When stock is received from safe deposit boxes or remitted by holders, and after it has been advertised and all initial claims received, individual accounts are designated for each owner. The stock is then transferred to the name of the Director and, when sold, the proceeds are credited to each individual owner account and held in custody until the owner is located. To ensure that all transactions are consummated in accordance with existent Securities laws and the Act, and that the interests of the public are protected, the Department has developed working relationships with major national registered brokerage houses.

The program has proven to be beneficial to the issuers of stock for it enables them to clear their books with no financial loss. The owners of the unclaimed stock are afforded the opportunity of having a State agency - the Department of Financial Institutions - use its centralized effort to locate the rightful owner or heir and to keep the funds intact until such time as that is accomplished. During fiscal year 1985, the Department realized $387,873 from the sale of stock - the highest total ever!

COMPTROLLER OF THE CURRENCY RETURNS PROPERTY TO ILLINOIS CITIZENS

On March 29, 1985 Governor Thompson announced that Illinois had taken possession of the contents of almost 5000 safe deposit boxes. These contents had been held by the Comptroller of the Currency in Washington, D.C. since the Great Depression years of the 1930's and included items going back to the 1800's.

As banks failed during the period and owners did not come forward to claim the contents of their boxes, they were moved to Washington for safe-keeping. Upon finally releasing the contents to the States', it was discovered that Illinois had more than twice as many as any other state.

The tremendous historical significance of this project and the great interest generated by educators around the state, prompted the Department to introduce Administration sponsored legislation amending the Act - Senate Bill 1413 provides that the Director may loan contents of historical value to recognized exhibitors. The bill passed both the Senate and House without dissenting votes in late June and was signed by the Governor.

EXAMINATIONS

Although all holders of unclaimed financial assets are expected to comply with the Act, the Director may cause to be examined any holder he has reason to believe has not been reporting and remitting all unclaimed property. The Division's comprehensive examination program stresses examination of major holder categories, and normally discerns unclaimed funds which the holder was not aware constituted unclaimed property. The examination staff is comprised of professional individuals who receive thorough field training before embarking on examinations. A credit to the ability of our examiners is that they have performed numerous examinations not only for Illinois but on behalf of other states as well (see Interstate Cooperation below).

During the fiscal year 1985, 366 examinations of financial institutions, corporations, insurance companies, utiltities and government entities were conducted, resulting in remittances totalling $2,165,466, only the second time $2,000,000 had been exceeded. The following chart shows examination remittances and indicates the expertise of our examination staff:

Fiscal Year	Examination Remittances
1979	$ 992,210
1980	980,291
1981	953,457
1982	1,745,587
1983	1,463,895
1984	2,189,823
1985	2,165,466

INTERSTATE COOPERATION

The Department maintains an active membership in the National Association of Unclaimed Property Administrators which provides an open line of communication and promotes cooperative relationships between member states. This network enables Illinois to keep abreast of reporting and record-retention requirements, changes in various state laws and decisions involving unclaimed property.

In another cooperative enterprise, Illinois has entered into 18 reciprocal agreements with other states and is currently negotiating agreements with several others. In a reciprocal relationship, each state collects all unclaimed property within its borders and all property with a last known address in a reciprocal state is then returned to that state. All holders in reciprocal states are requested to report to Illinois for Illinois owners and also for those whose last-known address is in each of the other states. Also, Illinois performs examinations on behalf of each of its reciprocal states. This effort has served to reduce the burden of multiple reporting for holders of unclaimed property and to enhance owner location efforts. As the success of the reciprocal program becomes recognized throughout the country, it is anticipated that most states will be participating within the next four years. The State of Illinois intends to continue its leadership role in this area.

The chart below indicates activity between Illinois and its sister reciprocal states through June 30, 1985. Formal exchanges with the states of Arizona, Indiana, Nevada, New Mexico and South Dakota will begin during the next fiscal year.

State	Total Received To Date	Total Paid To Date
District of Columbia	$ 21,734.23	$ 25,248.21
Florida	27,682.40	143,521.58
Idaho	929.44	5,077.93
Kentucky	394.22	5,277.80
Massachusetts	221,232.64	46,151.16
Minnesota	62,305.01	63,199.05
Nebraska	12,433.73	13,067.35
North Carolina	2,476.68	8,256.63
Rhode Island	7,475.45	10,422.45
Utah	5,841.04	1,114.50
Virginia	6,444.32	12,808.36
Wisconsin	59,916.65	53,602.67
Total	$ 428,865.81	$ 387,747.69

SIGNIFICANT ACTIVITIES

1. On August 13, 1984, Governor James R. Thompson signed Senate Bill 1929 which amended the Uniform Disposition of Unclaimed Property Act by eliminating the provision which required the Department to provide the public with information regarding the amount of unclaimed assets submitted to insurance companies. Also, the bill provided that certificates of deposit are considered unclaimed only on the seventh anniversary of the last-written renewal.
2. In September, 1984, the Department reached a settlement with a major money-order seller in the matter of unremitted service charges on money orders sold in Illinois. The company agreed to pay to the Department approximately $750,000 and, in return, the Department agreed to drop its suit against the company initiated originally in 1980.
3. In October the Division began implementation of its out-of-state examination program. The purpose is to perform examinations of holders whose records are located outside of Illinois but that do business in the State. With the onset of this program, it is believed Illinois is the only state to conduct out-of-state examinations on a regular basis.
4. Two unique Illinois programs - Owner Discovery and Reciprocity - were included in the Council of State Governments released report "Innovation in State Government." The report was disseminated to various officials and administrators throughout the country.
5. In November Director Michael E. Fryzel signed a reciprocity agreement for the exchange of unclaimed assets with the State of Nevada.
6. In January, 1985, Director Fryzel signed a reciprocity agreement with the State of Utah.
7. As a result of the special efforts of many legislators who provided assistance by writing their constituents personalized correspondence regarding unclaimed property, the Division received 864 legislative inquiry letters, a new record.
8. The Department received contents from 4778 safe deposit boxes on March 27, 1985. The contents were collected during the "Depression Era", 1930's from various banks located in Illinois by the U.S. Comptroller of the Currency.
9. A press conference was held in the new State of Illinois Center on March 29, 1985 by Governor James R. Thompson. The subject of the conference was the recently acquired Safe Deposit contents received from the U.S. Comptroller of the Currency.
10. In April the Department broke the all-time high record for payment of claims in a fiscal year. The old total was $1,442,697 and the final, year-ending (June 30) record breaker was $1,667,993.
11. Illinois remains in the forefront in the areas of interstate cooperation and reciprocity. Our formal reciprocal agreements with other states benefit the unclaimed owner by increasing the search potential in an additional state. Holders of unclaimed financial assets are also benefited by reciprocity because reporting requirements are centralized. It is anticipated that Illinois shall continue to be in the forefront of this area and contact has been made with numerous states regarding the agreements. States exchange the unclaimed assets on a regular basis.

As part of the Divisional objectives, Reciprocity Agreements were mailed in June to 33 states not currently having a reciprocity agreement with the State of Illinois. The mailing was performed so that all unclaimed property being held for Illinois residents would be eligible to be returned to the citizens of the state. During the month agreements were signed with the States of Indiana and South Dakota, both effective July 1, 1985, and in July agreements were signed with Arizona and New Mexico.

12. The Division established a new record in FY'85 for the number of names published with 21,476, exceeding the old record of 21,272 which was set June 30, 1981.

13. During FY'85, the Division succeeded in breaking the **all time** record for stock sold with $ 387,873. The old record of $331,283 was established June 30, 1983.

14. The Division set a new **all time** record for total unclaimed financial assets with $16,159,033 for FY'85. The old record of $ 14,187,936 was established June 30, 1978.

15. The Division VIP program unites individuals or entities of note with their unclaimed funds. In most instances those funds have been remitted to the Department in error, either because the holder should have easily found the owner or, the owner failed to answer the inquiry the holder made prior to remitting the asset to the Department. Some of the more noteworthy holders that were extremely happy to receive funds during the year were:

    Chicago Board of Education
    United States Postmaster
    Commonwealth Edison
    Chicago Television Channel 38

REMITTANCE AND OTHER INCOME

The chart below indicates all monies remitted to the Division during fiscal 1985. The total figure of $ 16,255,518 is the highest since the inception of the Act (1961). The chart also shows Sale of Stock and Total Claims Paid - each the highest in the history of the Act.

FISCAL YEAR 1985

Holder Remittances	$ 12,512,434
Currency Exchanges	
Unclaimed Money Orders	507,149
Examination Remittances	2,165,466
Examination Fees	96,485
Dividends -	
Accruing to stock held by Department	12,805
Auctions -	
Sale of Safe Deposit Contents	48,919
Direct Deposits -	
Safe Deposit Section -	
Money without numismatic value	162,203
Sale of Stock	387,873
Reciprocity Remittances	168,740
Miscellaneous	193,444
TOTAL INCOME	$ 16,255,518
TOTAL CLAIMS	$ 1,667,993
NET COLLECTIONS	$ 14,587,525

UNCLAIMED PROPERTY DIVISION
STATISTICAL INFORMATION
FISCAL YEAR 1985

INQUIRIES/CLAIMS

Total Inquiries	Total Claims	Total Value of Claims
6,577	2,493	$1,667,993

DEPARTMENT EXAMINER ACTIVITY

Consultations	Examinations	Remitted	Fees	Total
812	366	$2,165,466	$96,485	$2,261,951

SAFE DEPOSIT BOXES

Boxes Collected	Auction Receipts	Monetary Contents	Total
3,709	$48,919	$162,203	$211,122

TOTALS

Total Revenue	Operation Expense	Net Revenue
$16,255,518	$972,400	$15,283,118

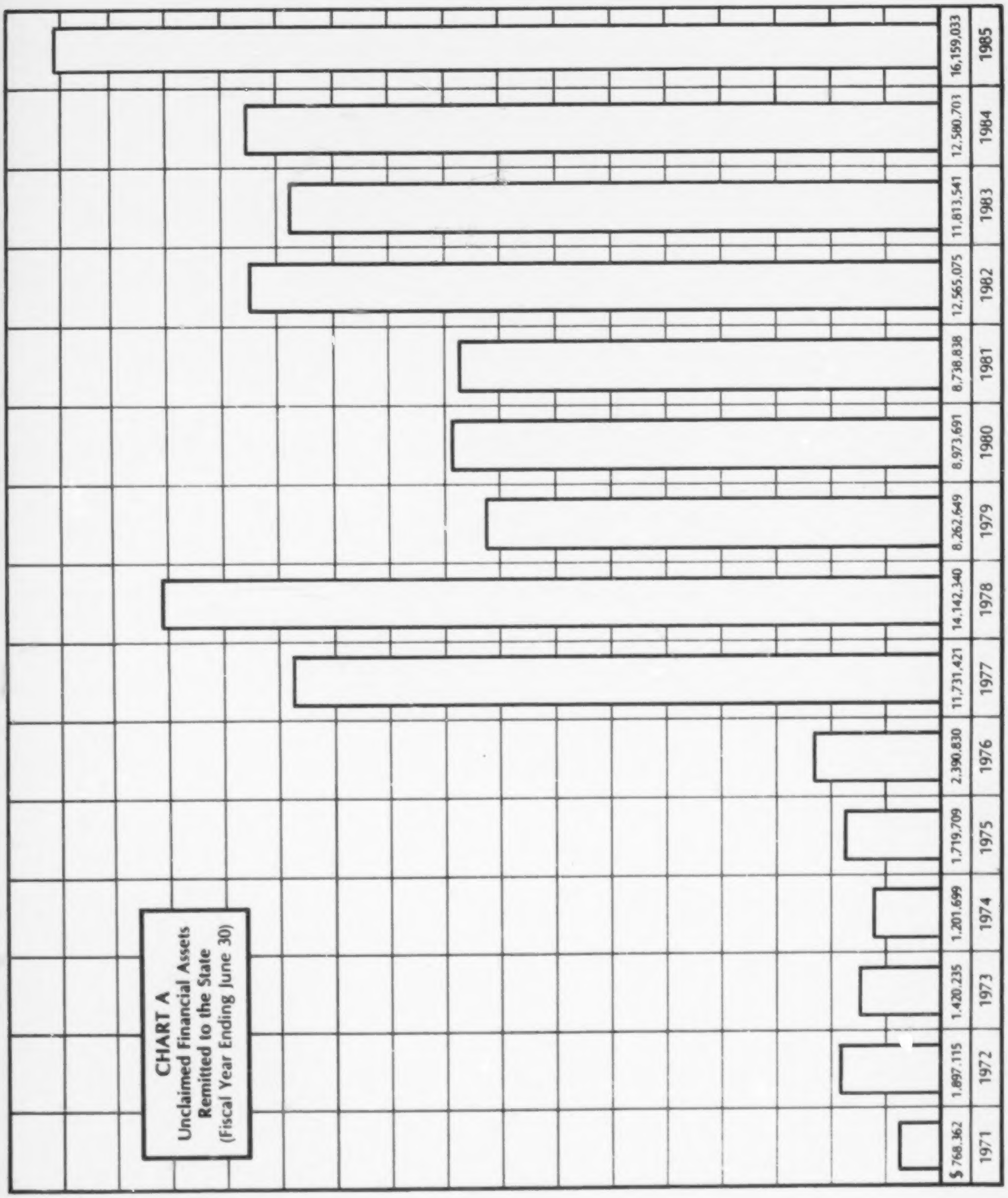


CHART A
Unclaimed Financial Assets
Remitted to the State
(Fiscal Year Ending June 30)

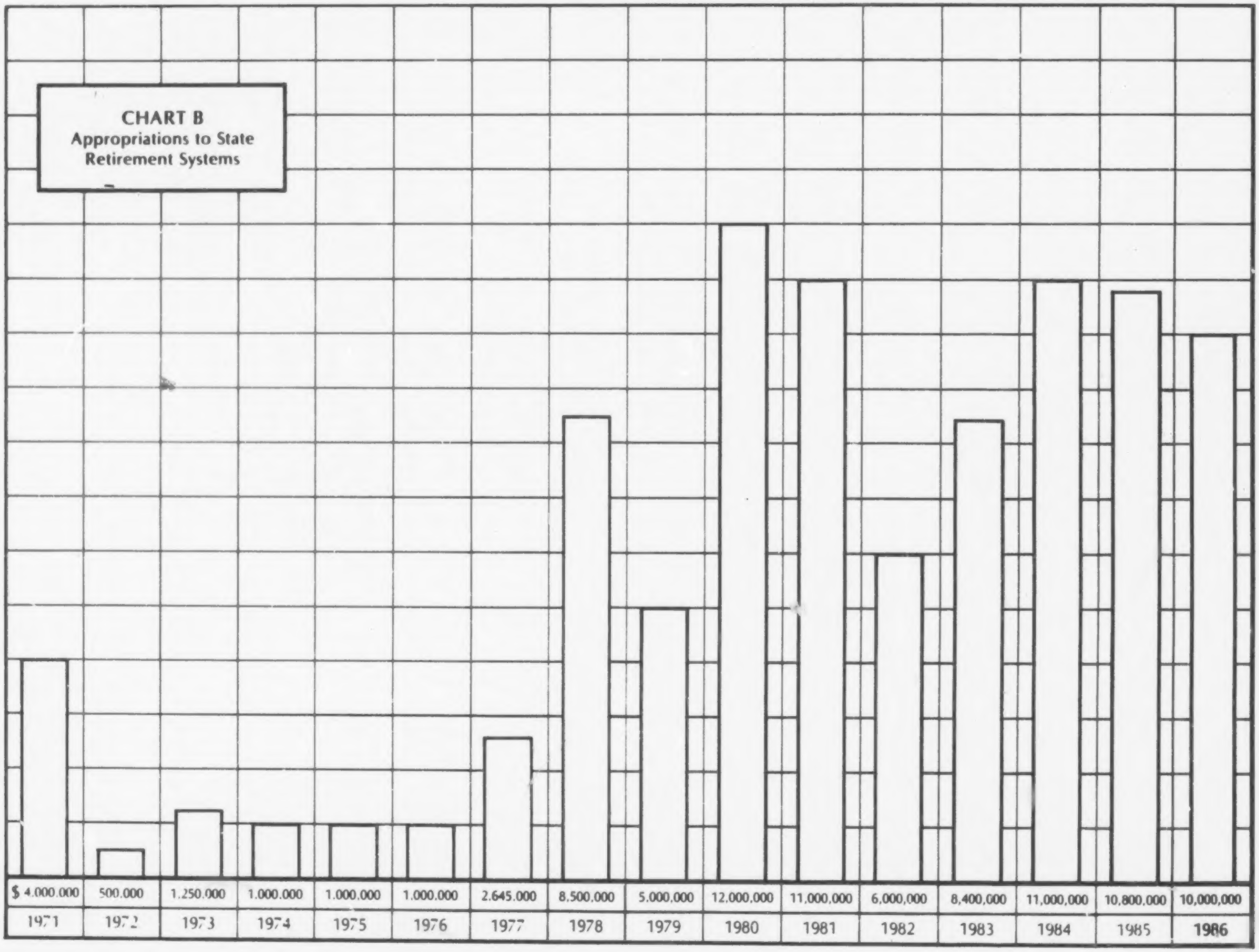
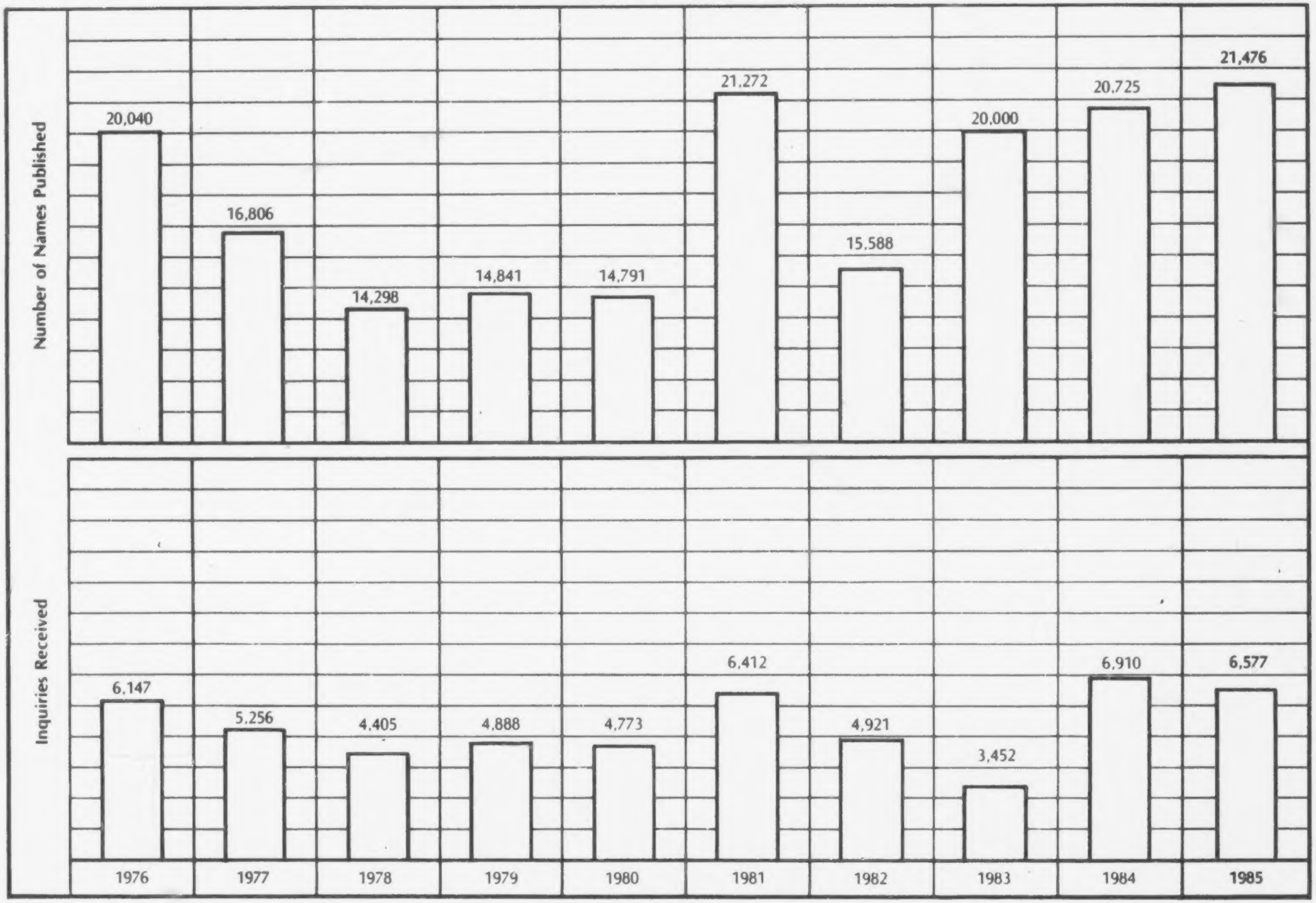


CHART B
Appropriations to State
Retirement Systems

CHART C

Owner Names Published and Resulting Inquiries



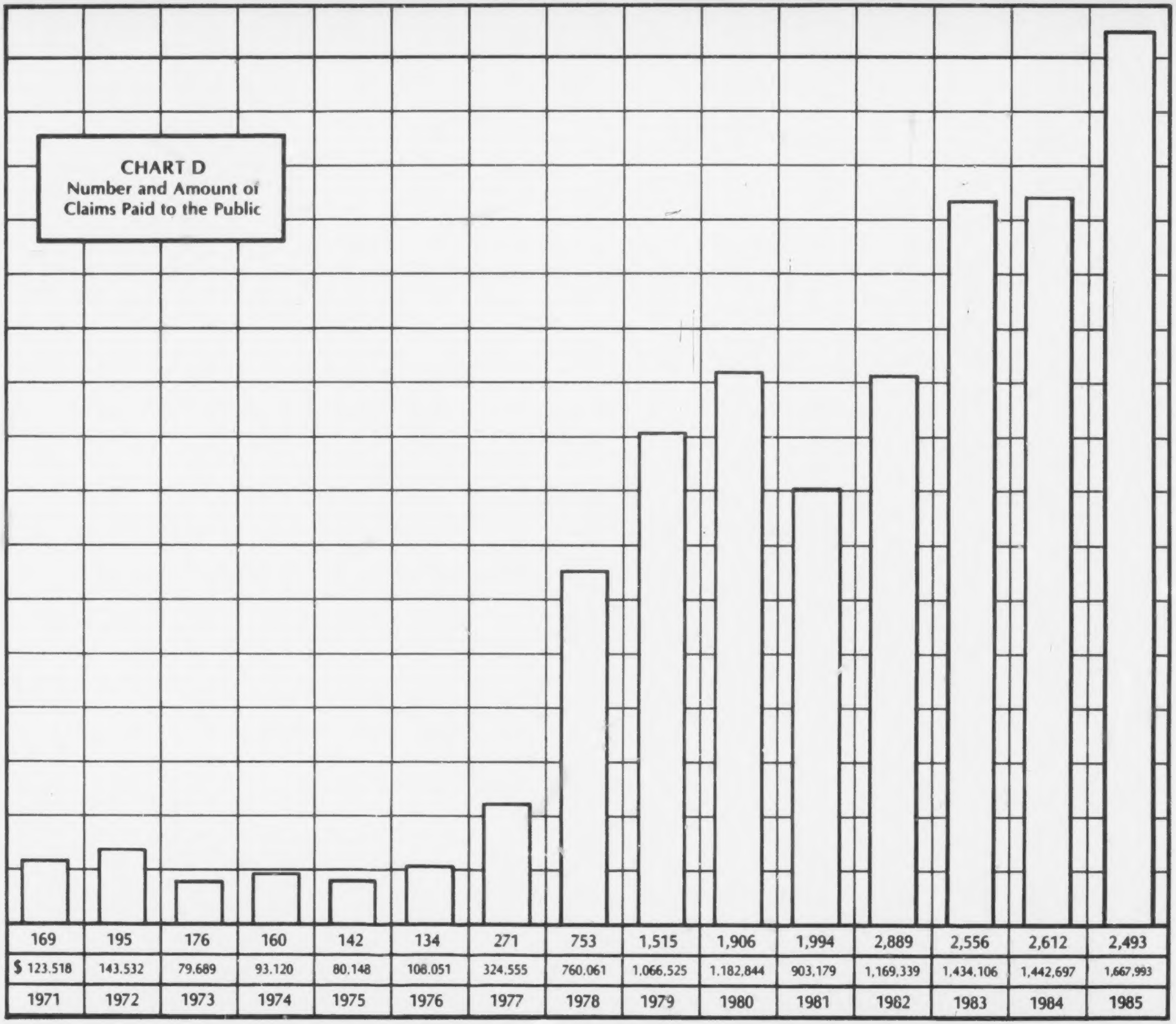


CHART D
Number and Amount of
Claims Paid to the Public

Chart E

Summary
Unclaimed Property Division Activity
Fiscal Years 1962 thru 1985

Fiscal Year	Total Unclaimed Property Remitted	No. of Exams	Amount Found Exams	Amount Remit Exams	Exam Fees Collected	No. of Consul-tations	No. of Claims Paid	Amount Claims Paid
From Remitted Property								
1962 – 1963	$ 24,949	–	$ –	$ –	$ –	–	–	$ –
1964 – 1965	5,482,148	★	★	★	★	★	214	50,487
1966 – 1967	2,139,697	★	★	★	★	★	917	303,119
1968 – 1969	2,472,741	★	★	★	★	★	703	272,634
1970	1,800,562	★	★	★	★	★	538	245,805
1971	1,252,242	★	★	★	★	★	242	168,694
1972	768,362	★	★	★	★	★	169	123,518
1973	1,897,115	★	★	★	★	★	195	143,532
1974	1,402,271	★	★	★	★	★	176	79,689
1975	1,201,699	★	★	★	★	★	160	93,120
1976	1,719,709	★	★	★	★	★	142	80,148
	2,369,680	★	★	★	21,150	★	134	108,051
1962 – 1976 TOTAL	$ 22,531,175	★	★	★	$ 21,150	★	3,590	$ 1,668,797
1977								
1978	11,659,967	107	★	★	71,455	★	271	324,555
1979	14,187,936	104	★	★	22,500	1,914	753	760,061
1980	8,217,289	779	6,499,549	992,210	48,485	1,295	1.515	1,066,525
1981	8,973,691	531	4,695,016	980,291	35,900	1,623	1,906	1,182,844
1982	8,738,838	342	2,727,567	953,457	36,115	427	1,994	903,179
1983	12,565,075	508	11,024,338	1,745,587	41,872	840	2,889	1,169,339
1984	11,813,541	423	4,133,129	1,463,895	46,707	1,008	2,556	1,434,106
1985	12,580,703	270	11,730,803	2,189,823	98,156	728	2,612	1,442,697
	16,159,033	366	5,819,091	2,165,466	96,485	812	2,493	1,667,993
1977 – 1985 TOTAL	$ 104,896,073	3430	$ 46,629,493	$ 10,490,729	$ 497,675	8,647	16,989	$ 9,951,299
GRAND TOTAL	$ 127,427,248	3430	$ 46,629,493	$ 10,490,729	$ 518,825	8,647	20,579	$ 11,620,096

"The Department of Financial Institutions does not discriminate in admission to, or treatment of employment in programs or activities in compliance with the Illinois Human Rights Act, the U.S. Civil Rights Act, Section 504 of the Rehabilitation Act, as amended, and the U.S. Constitution. Mary L. Brandon is responsible for compliance. (217/782-8470)"

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Chicago, Illinois 60601

JAMES R. THOMPSON
GOVERNOR

MICHAEL E. FRYZEL
DIRECTOR

JOANNE MITCHELL
ASSISTANT DIRECTOR

December 1, 1986

The Honorable James R. Thompson
Governor
State of Illinois
State Capitol Building
Springfield, Illinois 62706

Dear Governor Thompson:

It is a pleasure to present the following Annual Report on the Department of Financial Institutions to you and the people of Illinois.

The Report reflects the operations and administrative initiatives of the Department for Fiscal Year 1986.

Sincerely,

Michael E. Fryzel

Michael E. Fryzel
DIRECTOR

Administrative Division 312/917-2000 • *Consumer Credit Division* 312/917 5146 • *Credit Union Division* 312/917-2010 • *Currency Exchange Division* 312/917-5153 • *Unclaimed Property Division* 312/917-5140

Discover The Magnificent Miles of Illinois

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DEPARTMENT OF FINANCIAL INSTITUTIONS

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Assistant Director
Joanne Mitchell

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Fiscal Officer
Ronald A. Handlin

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Personnel Officer
Mary Louise Brandon

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Barbara Kasper

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Charles Tomlinson, Assistant Supervisor

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George Edwards

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Hospital Credit Union

Angel Lopez, Jr.
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General Foods Employees Credit Union

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SIU Employees Credit Union

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Alexandra Murphy
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New Roosevelt Currency Exchange

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Financial Enterprises, Inc.

John F. Leon

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William Hunt, Assistant Supervisor
Joseph Temperelli, Assistant Supervisor

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Kathy Murray
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Christine Rothrock
Susan Tammaro

INTRODUCTION

The Department of Financial Institutions was created in 1957 as a code Department of the State. Its enabling legislation, the Financial Institutions Code, authorizes it to investigate, examine, license and regulate financial institutions in the State of Illinois: credit unions, currency exchanges, title-guaranteeing companies, foreign exchanges, and consumer loan companies. It received responsibility to administer the Sale of Exchange Act and Financial Planning and Management Services Act, these powers and duties transferred to the Department from the Auditor of Public Accounts. The Department also administers the Safety Deposit Box Act of 1945, Uniform Disposition of Unclaimed Property Act of 1961 (thru which the Department is responsible for recovering unclaimed assets held seven years or longer by financial institutions, corporations, retailers, etc.), Consumer Installment Loan Act of 1963, the Consumer Credit Counseling Corporation Act of 1965, Development Credit Corporation Act of 1965, Sales Finance Agency Act of 1967, the Illinois Credit Union Act, the Currency Exchange Act, the Foreign Exchange Act, and the Insurance of Titles to Real Estate Act. In addition to the Acts that mandate specific regulation by the Department of Financial Institutions, there are approximately 23 other Acts that are ancillary to the Department and under which the Department has a monitoring function, such as the Retail Installment Sales Act (Chap. 121½, §501.), the Consumer Fraud Act (Chap. 121½), the Savings and Loan Act (Chap. 17, Par. 3001 et. seq.), the Illinois Banking Act (Chap. 17, Par. 301 et. seq.), etc.

Management and control of the Department are vested in the Director who is appointed by the Governor and confirmed by the Senate. The Department consists of four Divisions, each headed by a Supervisor who is responsible for dealing directly with the licensees under their control through examination and supervision. The four Divisions of the Department are the Credit Union Division, the Consumer Credit Division, the Currency Exchange Division, and the Unclaimed Property Division.

The Department is advised in its regulation of financial institutions by three advisory boards appointed by the Governor. These boards are the Board of Credit Union Advisors, the Board of Currency Exchange Advisors and the Board of Financial Planning and Management Services Advisors. Each advises the Director of the methods employed by the Department to fulfill its fundamental responsibility for protecting the interests of depositors, borrowers, shareholders and consumers.

The Department of Financial Institutions is unique in that it is self-supporting as a result of its licensing and examination functions which return revenue to the State Treasury.

A statutory mandate provides only the framework of an agency. The vitality and effectiveness of an agency supersedes its statutory mandate and success must be measured by its productivity. Fiscal Year 1986 was a very successful and productive one for the Illinois Department of Financial Institutions. Accomplishments are too numerous to list in toto here: all are included in the Division Sections of the Annual Report. Some of the most significant FY86 accomplishments, however, are:

THE GREATEST YEAR YET FOR UNCLAIMED PROPERTY

The Unclaimed Property Division continues to set, and surpass, records in unclaimed property administration. FY86 was another banner year with the following records being set:

	FY86	FORMER RECORD
Total Revenue Received	$17,453,448	$16,255,518 (FY85)
Unclaimed Property Remitted	$17,309,328	$16,159,033 (FY85)
Amount Remitted - Examinations	$ 3,150,977	$ 2,189,823 (FY84)
Safe Deposit Boxes Collected	5,407	4,232 (FY80)
Amount Claims Paid	$ 1,948,385	$ 1,667,993 (FY85)
Publication Inquiries	9,129	6,910 (FY84)
Names Published	25,948	21,476 (FY85)

HISTORICAL CACHE INVENTORY COMPLETED

Last year, the Department received from the U.S. Comptroller of the Currency, 4,778 safe deposit boxes taken into custody by the Federal Government more than half a century ago. The boxes were obtained when 76 federally-chartered banks in 33 Illinois counties collapsed during the Depression. Division staff recently completed the massive job of inventorying the contents of each box and claims are being made for them. In conjunction with the Depression-era boxes, Governor James R. Thompson signed Public Act 84-446 which grants the Department Director authority to loan unclaimed safe deposit contents of historical value to museums and other recognized historical organizations. Among those present at the bill-signing ceremony conducted by Governor Thompson were Director Michael E. Fryzel; Senator Adeline J. Geo-Karis, bill sponsor; Dr. Joy Carew, Historical Researcher - Chicago Citywide Colleges; and Dr. Bruce McMillan, Director - Illinois State Museum.

LEGISLATION

Senate Bill 1885 was enacted, which amends the Credit Union Act requiring that all officers and directors of credit unions be bonded.

DIRECTOR SERVES ON ILLINOIS TASK FORCE ON FINANCIAL SERVICES

Director Michael E. Fryzel was appointed by Governor James R. Thompson to the Illinois Task Force on Financial Services whose specific charge was to carefully analyze Illinois financial services laws and suggest needed changes in State financial services regulations. The 54-member Task Force was created March 1985, and after meeting for over a year, presented its final report to the Governor in August 1986.

In the sections that follow, the Divisions address the extensive activities they engaged in during the fiscal year, resulting in the Department of Financial Institutions being in compliance with its statutory obligations.

FISCAL INFORMATION
FOR THE YEAR ENDING JUNE 30, 1986

I. Summary by Fund and Division

Division	Expenditures	Revenues	Excess Rev. Over Exps.
General Revenue Fund:			
Administrative	$ 300,215	$ 156	$ (300,059)
Consumer Credit	488,260	1,838,079	1,349,819
Credit Union	803,496	834,776	31,280
Currency Exchange	402,754	238,862	(163,892)
E.D.P.	28,403	-0-	(28,403)
TOTAL GRF	$ 2,023,128	$ 2,911,873	$ 888,745
State Pensions Fund:			
Administrative	$ 209,061	$ 1,402	$ (207,659)
Unclaimed Property	1,091,298	17,031,777	15,940,479
E.D.P.	99,901	-0-	(99,901)
TOTAL SPF	$ 1,400,260	$ 17,033,179	$ 15,632,919
Unclaimed Property Trust Fund	$ 2,009,534	$ 1,820,445	$ (189,089)
DEPARTMENT TOTAL	$ 5,432,922	$ 21,765,497	$ 16,332,575

II. Expenditure Summary by Division and Category

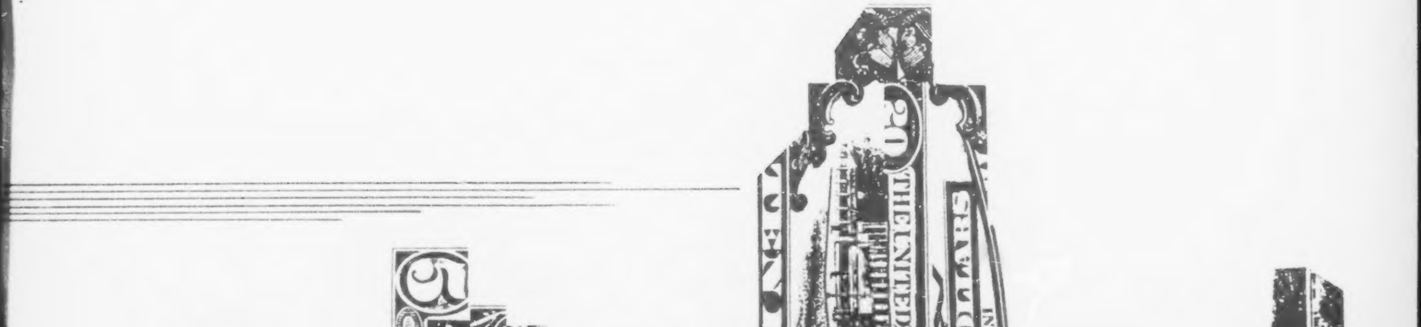
Expenditure Category	Admin. istrative	Consumer Credit	Credit Union	Currency Exchange	Unclaimed Property	E.D.P.	Totals
Personal Services	$ 306,545	$ 382,723	$ 631,213	$ 317,859	$ 687,327	$ 35,605	$ 2,361,272
Retirement	16,939	21,456	34,699	17,351	37,804	2,671	130,920
Social Security	20,444	22,058	38,933	22,580	45,039	2,536	151,590
Group Insurance	3,915	-0-	-0-	-0-	29,468	1,607	34,990
Contractual Services	84,435	6,766	12,389	16,248	214,773	79,724	414,335
Travel	18,927	47,822	72,338	21,597	50,928	2,290	213,902
Commodities	3,679	2,788	3,947	2,108	7,324	3,871	23,717
Printing	4,241	3,832	5,794	4,126	14,271	-0-	32,264
Equipment	1,111	265	4,183	485	2,265	-0-	8,309
Telecommunications	46,075	-0-	-0-	-0-	-0-	-0-	46,075
Operation of Auto Equip.	2,965	-0-	-0-	-0-	2,099	-0-	5,064
Refunds	-0-	550	-0-	400	-0-	-0-	950
TOTALS	$ 509,276	$ 488,260	$ 803,496	$ 402,754	$ 1,091,298	$ 128,304	$ 3,423,388

III. Expenditure Summary by Fund and Category

	General Revenue Fund		
Expenditure Category	Appropriation	Expenditure	Lapse
Personal Services	$ 1,545,500	$ 1,529,786	$ 15,714
Retirement	86,261	84,443	1,818
Social Security	97,599	97,543	56
Contractual Services	97,854	96,220	1,634
Travel	153,351	152,376	975
Commodities	12,100	11,395	705
Printing	17,800	16,711	1,089
Equipment	6,000	5,499	501
Telecommunications	26,496	26,495	1
Operation of Auto Equipment	1,900	1,710	190
Refunds	1,000	950	50
TOTALS	$ 2,045,861	$ 2,023,128	$ 22,733

	State Pensions Fund		
Expenditure Category	Appropriation	Expenditure	Lapse
Personal Services	$ 857,000	$ 831,486	$ 25,514
Retirement	47,955	46,477	1,478
Social Security	55,640	54,047	1,593
Group Insurance	47,400	34,990	12,410
Contractual Services	321,680	318,115	3,565
Travel	61,900	61,526	374
Commodities	12,900	12,322	578
Printing	16,300	15,553	747
Equipment	3,200	2,810	390
Telecommunications	19,580	19,580	0
Operation of Auto Equipment	4,100	3,354	746
TOTALS	$ 1,447,655	$ 1,400,260	$ 47,395

CONSUMER CREDIT DIVISION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IN GOD WE TRUST
TWENTY DOLLARS
UNITED STATES
FEDERAL RESERVE NOTE

CONSUMER CREDIT DIVISION
ANNUAL REPORT
FISCAL YEAR ENDING JUNE 30, 1986

The Consumer Credit Division functions as regulator of financial institutions in accordance with 8 Illinois statutes covering a broad range of consumer services. At year end, 795 licensees were in operation providing these services in Illinois. The licenses included 502 Consumer Installment Loans, 13 Financial Planning and Management Services, 7 Foreign Exchange, 16 Safety Deposit Box, 12 Sale of Exchange, 227 Sales Finance Agency, and 18 Title Insurance. The Division staff conducted 1222 examinations of those businesses to determine compliance with the statutes and regulations governing their enforcement.

In addition, the Division investigated 323 consumer complaints during the calendar year 1985 and acted as a source of reference for both public and private agencies representing the consumer public. Of the 323 complaints received, .9% were against licensees of the Consumer Finance Act (repealed 11-01-85), 39.7% were against Consumer Installment Loan Act licensees, 34.6% against Sales Finance Agency Act licensees, 1.2% against Other Business Authorizations (OBA) in licensee's offices, .9% against companies authorized to do business under the Title Insurance Act, and 22.7% against non-licensees of the Division. Of the total complaints, 39.6% were resolved in favor of the consumer, 37.2% resolved in favor of the licensees, and 23.2% referred to other regulatory agencies at the Federal, State or County level. Areas of complaint include collection methods, payment crediting, repossession, rebate or unearned interest, interest rates, return of documents, and excessive insurance.

The laws administered by this Division are:

Consumer Installment Loan Act, IL Rev. Stat. 1985, Chap. 17, Par. 5401
Development Credit Corporation Act, IL Rev. Stat. 1985, Chap. 32, Par. 1001
Financial Planning and Management Services Act, IL Rev. Stat. 1985, Chap. 17, Par. 5301
Foreign Exchange Act, IL Rev. Stat. 1985, Chap. 17, Par. 2601
Safety Deposit Box Act, IL Rev. Stat. 1985, Chap. 17, Par. 1451
Sale of Exchange Act, IL Rev. Stat. 1985, Chap. 17, Par. 4701
Sales Finance Agency Act, IL Rev. Stat. 1985, Chap. 17, Par. 5201
Title Insurance Act, IL Rev. Stat. 1985, Chap. 73, Par. 478.

After appropriate investigation of principals and plans, a total of 67 new licenses were issued in FY86 for operations under the above listed Acts. Each request by a licensee to provide an additional financial service (OBA) was fully investigated to ensure that its conduct would not conceal or facilitate evasion or violation of a licensed Act. Each request by a licensee to relocate an office was investigated to determine that the services to the consumer would not be jeopardized. The Director has authorized the following other businesses to be conducted in licensees' offices:

Residential Real Estate Mortgage Loans
Sale of Mortgage Insurance

Various Forms of Life, Accident & Health, and
Property Insurance
Premium Financing
Open-end Revolving Loans
Credit Card Loans
Sale of Exchange
Sale of Securities
Income Tax Preparation
Sale of Motor Club Memberships
Real Estate Sales
Business Leasing
Equipment Leasing
Mortgage Banking
Sale of Commercial Paper
Transmittal of Funds

A primary administrative responsibility in FY '86 for the Consumer Credit Division involved the implementation of PA 84-1004. It is discussed in greater detail in the following section. This Act repealed the Consumer Finance Act and made thirteen substantive amendments to the Consumer Installment Loan Act.

The Division internally drafted revised Rules and Regulations to comply with the amendments of the Consumer Installment Loan Act. Subsequently, a number of meetings were held between Department of Financial Institutions' staff, representatives of the loan industry, and the Joint Committee on Administrative Rules to develop acceptable language for simultaneous publications of emergency Rules and Regulations and first publication of the same as Proposed Rules and Regulations.

Analysis and review were provided concerning the following bills introduced in the General Assembly. All failed to pass in the 1986 Spring sessions, but it is assumed they will be re-introduced in 1987.

HB-2683 provides that real estate under a land trust, given as security for a loan, is subject to foreclosure provisions in the Uniform Code, Chapter 110.

HB-2758 provides a cap on retail credit charges and certain revolving credit charges.

HB-2791 provides incentive to lending institutions to give residential mortgages to low and moderate income first-time buyers.

HB-3226 reintroduces the Loan Brokers Act to provide licensing and regulation by the Department of Financial Institutions.

HB-3598 provides a fine for the sale of collateral without required notice.

HB-3610 provides operating conditions of Electronic Fund Transfer Advisory Committee and Electronic Data Processing Advisory Committee.

SB-1829 provides a limit on revolving credit interest at 3% over prime.

SB-1878 provides for making open-end loans by licensees under the Consumer Installment Loan Act.

SB-1879 provides that notice requirements with respect to variable rate interest do not apply if the rate is based on an index not controlled by the lender.

Other significant administrative activities in FY '86 include:

Implemented revised examination procedures including the examination of licensees who have converted to Electronic Data Processing; revised examination review and follow-up procedures; implemented a system of documentation of exceptions by licensee to provide justification for potential fines or suspensions.

Converted the compilation of Consumer Installment Licensees' annual reports to electronic data processing, resulting in improved accuracy and elimination of examiner time for clerical work.

Entered licensee rosters in the computer to facilitate maintenance, selective recall, and label production.

Upgraded the following forms to comply with statutory requirements, ensure the presentation of required information, and enhance professional appearance: applications for Consumer Installment, Sales Finance, Safe Deposit and Financial Planning licenses; license renewals; Appointment of Attorney-in-Fact Surety Bond.

DIVISION ACTIVITY

Reporting to the Supervisor of the Consumer Credit Division are one Assistant Supervisor in the Chicago office and one Assistant Supervisor in the Springfield office. Eight field examiners and two clerical employees complete the Division's personnel roster.

The Consumer Credit Division had revenues for FY '86 as itemized below:

Examination fees[1]	$ 146,236.00
Licensing and Renewal fees[2]	226,670.00
Retaliatory fees[3]	1,069,162.63
Miscellaneous fees[4]	24,905.97
TOTAL REVENUE.....................	$1,466,974.60

---

[1] Examination fees consist of charges of $100.00 per Examiner per day to conduct examinations of licensee's office as authorized by Statute.

[2] Initial licensing and annual renewal fees are set by Statute.

[3] Retaliatory fees are imposed on foreign title insurance companies doing business in Illinois to reciprocate for taxes imposed on Illinois companies doing business in their State of incorporation.

[4] Miscellaneous fees include application, investigation, name change, and relocation fees authorized by Statute.

CONSUMER FINANCING

In accordance with the Consumer Installment Loan Act, the Consumer Credit Division licenses and regulates the business of making consumer loans not exceeding $10,000. The Director of Financial Institutions may authorize an office so licensed to also make consumer loans that are in excess of $10,000 as well as business loans in any amount. Loans made under the latter authorizations are regulated in accordance with the Illinois General Interest Act (Ill. Rev. Stat., 1985, Chapter 17, Par. 6401 et seq.) and credit rules of the Federal Trade Commission.

The Department granted 32 new Consumer Installment licenses in FY '86 and 39 were cancelled resulting in 502 active licensees at year end. Prior to November 1, 1985, the vast majority of Consumer Installment licensees were also under the Consumer Finance Act which regulated the business of making loans less than $3,000. Effective as of that date, Public Act 84-1004 repealed the Consumer Finance Act and made substantive amendments to the Consumer Installment Loan Act as follows:

Removal of the minimum loan size;

License and investigation fee raised to $300 each;

$1,000 Surety Bond required;

Director can fine or suspend for violation--hearing provisions set;

Annual Report due March 1--fine of $25 per day for late filing;

Irregular payment schedules permitted;

Delinquency charges set at 5% of installment after 10 days;

Insurance on personal property may be required on loans over $500;

No real estate security on loans of less than $3,000;

Nonrefundable points may be taken on real estate loans;

Borrowers may have multiple loans if aggregate does not exceed $10,000;

Purchase money loans on real estate permitted;

Director can issue cease and desist order on deceptive advertising.

Examination forms and procedures for examining consumer installment licensees were revised to meet the new statutory requirements resulting from the above amendments.

The Sales Finance Agency Act provides for the licensing and regulation of the business of purchasing or making loans secured by retail installment contracts, and provides for at least annual examination to ensure compliance with Illinois law. The Division issued 27 new licenses and cancelled 12 licenses under this Act during FY '86 resulting in a total of 227 licensees as of June 30, 1986. The total number of licensees under the Sales Finance Agency Act has remained fairly constant for a number of years. In addition to those licensed under the Sales Finance Agency Act, a licensee under the Consumer Installment Loan Act may, by statute, engage in the Sales Finance business without securing an additional license. However, such a business is considered as licensed under the Sales Finance Agency Act, is required to comply with that Act, and is subject to revocation of such authorization in any manner provided in the Act.

A key requirement of the Sales Finance Agency Act is the purchase of installment contracts complying with pertinent Illinois and Federal laws, i.e.:

Retail Installment Sales Act (IL. Rev. Stat., Chapter 121½, Par. 501 et seq.);

Motor Vehicle Retail Installment Sales Act (IL. Rev. Stat., Chapter 121½, Par. 561 et seq.);

Federal Trade Commission credit rules.

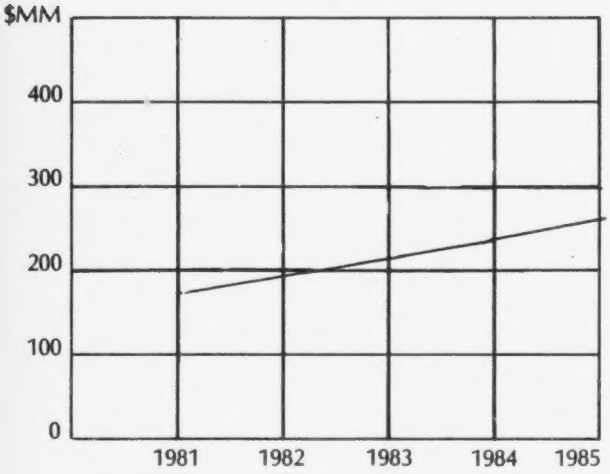
Sales Finance examination procedures are designed to ensure that installment contract forms as well as the lender's procedures meet the requirements of the above statutes.

CONSOLIDATED STATISTICS

1981 - 1985

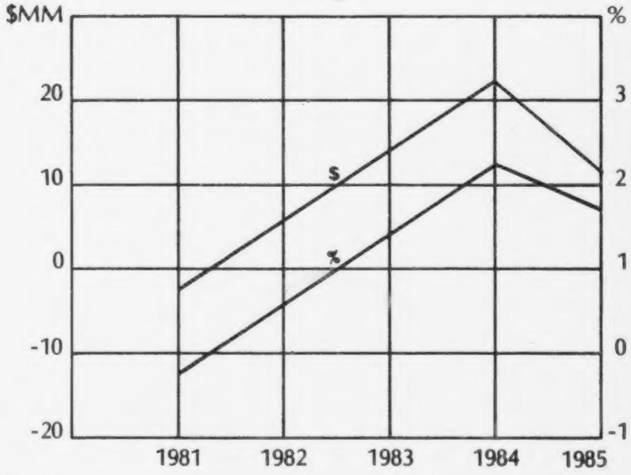
Compiled From Licensees' Annual Reports

I



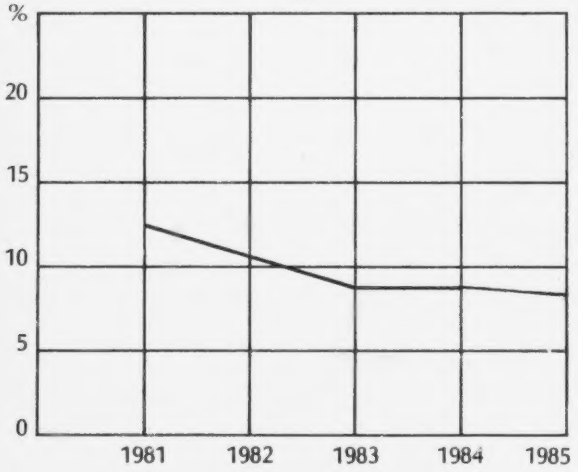
Operating Income

II



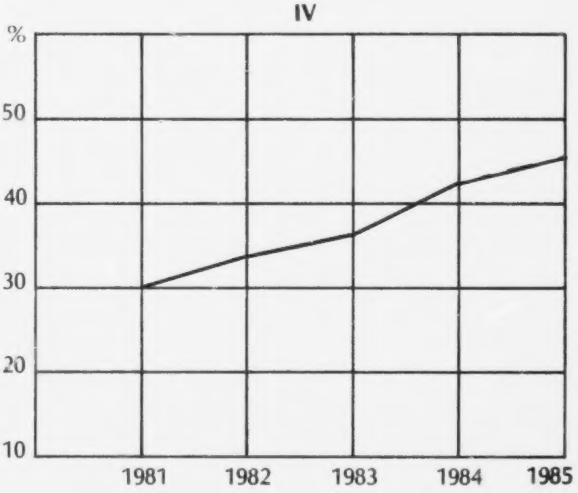
Net Income in $'s and % of Net Receivables

III



Cost of Borrowed Capital
as % of Net Receivables

IV



Composite Income from OBA's
as % of Total Income

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
January 1, 1985 - December 31, 1985
Compiled From Licensees' Annual Reports

	Consumer Finance	Consumer Installment Loan	Other Business	Total
INCOME	$	$	$	$
Charges Collected and/or Earned	30,804,253	100,963,898	111,889,978	243,658,129
OTHER INCOME				
(a) Recording Fees	4,090	29,419	24,218	57,727
(b) Interest on Bank Balance	11,460	48,936	147,466	207,862
(c) Insurance Income	1,281,743	2,006,635	1,878,208	5,166,586
(d) All Other Income	737,446	1,223,268	4,794,932	6,755,646
TOTAL OPERATING INCOME	$ 32,838,992	$104,272,156	$118,734,802	$255,845,950
EXPENSES				
Advertising	$ 603,362	$ 2,140,320	$ 1,757,707	$ 4,501,389
Auditing	58,340	138,579	219,671	416,590
BAD DEBTS				
(a) Charge-offs	4,468,474	6,736,276	3,608,889	14,813,639
(b) Deduct: Collections on Accounts	(1,430,214)	(1,551,474)	(1,030,309)	(4,011,997)
(c) Additions to Reserve for Bad Debts	844,914	10,066,001	4,477,254	15,388,169
Depreciation & Amortization	218,707	494,869	1,061,176	1,774,752
Insurance & Fidelity Bonds	171,193	465,261	582,526	1,218,980
Legal Fees & Disbursements	335,635	866,429	817,166	2,019,230
Postage, Printing, Stationery & Supplies	592,239	1,343,724	1,888,758	3,824,721
Rent, Janitorial Services & Utilities	923,781	2,973,886	3,578,171	7,475,838
Salaries of Officers, Owners & Partners	464,877	836,948	1,641,882	2,943,707
Salaries of All Other Employees	4,287,375	13,505,555	17,308,484	35,101,414
Taxes - Other Than on Income	317,978	955,417	1,211,528	2,484,923
License Fees	31,518	113,179	68,159	212,856
Telephone & Telegraph	476,544	1,326,723	1,716,954	3,520,221
Travel, Auto Expense & Allowance	205,773	574,520	716,810	1,497,103
Supervision & Administration (when not allocated to other items)	2,480,390	4,773,218	6,159,418	13,413,026
All Other Expenses	2,352,396	4,450,745	7,168,122	13,971,263
Interest Paid on Borrowed Funds	10,926,866	34,576,984	50,843,911	96,347,761
TOTAL EXPENSES BEFORE INCOME TAXES	$ 28,330,148	$ 84,787,160	$103,796,277	$216,913,585
INCOME BEFORE INCOME TAXES	$ 4,508,844	$ 19,484,996	$ 14,938,525	$ 38,932,365
LESS: INCOME TAXES				
(a) State	455,076	1,154,265	3,043,476	4,652,817
(b) Federal	1,362,038	5,358,672	6,760,642	13,481,352
NET INCOME	$ 2,691,730	$ 12,972,059	$ 5,134,407	$ 20,798,196
Average Monthly Expense per Account	$ 15.55	$ 33.66	$ 39.53	$ 31.13

CONSOLIDATED STATEMENT OF ASSETS
As of December 31, 1985
Compiled From Licensees' Annual Reports

	CFA	CILA	O.B.A. R/E Loans	Sales Finance	All Other Business	Total
Cash on Hand & in Banks	$	$	$	$	$	$ 5,487,532
Short Term Investments						2,193,830
Receivables						
Gross Receivables	132,363,106	544,521,256	278,109,002	200,534,760	259,789,282	1,415,317,406
Less: Unearned Charges	29,011,905	121,316,376	37,249,818	39,001,313	13,140,607	239,720,019
Net Received	103,351,201	423,204,880	240,859,184	161,533,447	246,648,675	1,175,597,387
Less: Reserve for Bad Debts	3,900,395	14,133,645	4,539,981	7,150,940	3,492,534	33,217,495
Adjusted Net Receivables	99,450,806	409,071,235	236,319,203	154,382,507	243,156,141	1,142,379,892
Real Estate (Net of Depreciation)	45,185	471,473	0	0	1,034,716	1,551,374
Furniture, Fixtures and Autos (Net of Depreciation)	2,155,653	2,134,118	0	27,000	1,336,014	5,652,785
Other Useful in Business	3,946,561	25,243,327	0	110,000	34,628,726	63,928,614
TOTAL ASSETS	$105,598,205	$436,920,153	$236,319,203	$154,519,507	$280,155,597	$1,221,194,027
Average Number of Accounts Outstanding	151,839	209,939	13,980	154,637	50,196	580,591

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY
January 1, 1985 - December 31, 1985
Compiled From Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution by Size		$		$		$
$800 or Less	29,562	16,081,778	1,380	674,218	177,312	71,557,681
$801 to $2,000	30,299	40,816,942	62,272	80,737,396	85,746	96,890,108
$2,001 to $3,000	16,893	41,920,937	37,452	91,092,186	24,324	55,136,502
$3,001 to $5,000	0	0	29,194	107,776,398	6,626	24,820,406
$5,001 to $10,000	0	0	8,790	62,742,991	5,481	41,298,006
$10,001 to $25,000	0	0	16	220,032	8,337	131,096,491
$25,001 and Over	0	0	2	58,031	2,238	92,557,620
TOTAL LOANS MADE	76,754	$ 98,819,657	139,106	$343,301,252	310,064	$513,356,814

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY (Continued)

January 1, 1985 - December 31, 1985
Compiled From Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Type of Security		$		$		$
Based In Whole or Larger Part On:						
Household Goods	24,710	31,769,090	38,252	82,029,823	145,832	110,380,967
Motor Vehicle	9,317	12,542,625	17,209	46,753,786	22,572	90,556,255
Household Goods and Motor Vehicles	4,125	7,707,235	15,564	42,576,423	5,654	10,354,236
Other Chattels	4,737	7,317,966	5,931	17,562,430	93,795	77,624,277
Comaker Endorsed or Guaranteed	1,987	2,016,511	2,680	5,774,151	390	1,314,866
Wage Assignments	13,782	16,788,206	13,313	24,079,157	2,293	1,557,224
Unsecured	18,096	20,678,024	39,062	79,630,621	23,603	22,462,431
Real Estate	0	0	7,095	44,894,861	15,925	199,106,558
TOTAL LOANS MADE	76,754	$ 98,819,657	139,106	$343,301,252	310,064	$513,356,814

DELINQUENCY AND LEGAL ACTION SUMMARY

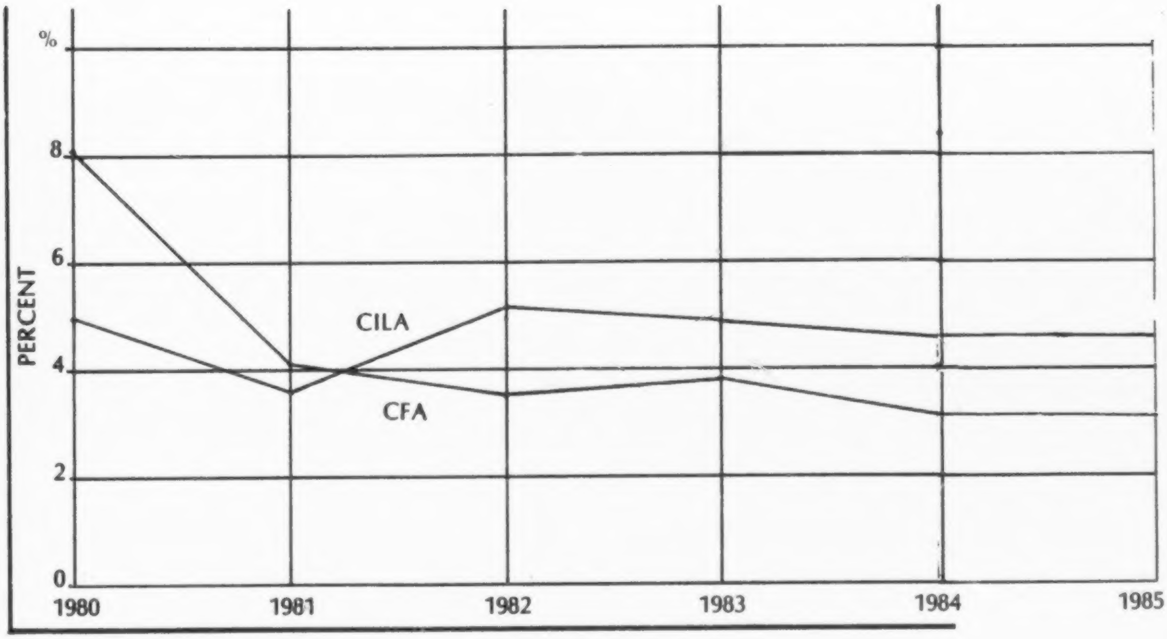
January 1, 1985 - December 31, 1985
Compiled From Licensees' Annual Reports

	CFA		CILA	
	Number of Accounts	Unpaid Principal Balance	Number of Accounts	Unpaid Principal Balance
Accounts With No Payment Either Of Principal Or Of Charges For:		$		$
60-89 Days	2,205	2,702,879	2,974	7,092,246
90 Days or More	2,636	3,306,102	4,077	9,624,532
TOTAL	4,841	$ 6,008,981	7,051	$16,716,778
Delinquency As A Percent Of Gross Outstanding Loans	4.34%		3.23%	

DELINQUENCY AND LEGAL ACTION SUMMARY (Continued)
January 1, 1985 - December 31, 1985
Compiled From Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Accounts On Which A Bankruptcy Notice Was Received During The Year:		$		$		$
Chapter Thirteen	842	1,560,035	1,631	4,955,732	726	2,005,323
All Other Chapters	1,645	3,041,715	2,843	8,479,461	885	2,323,375
Total	2,487	$ 4,601,750	4,474	$13,435,193	1,611	$ 4,328,698
Number of Wage Assignments Filed:	2,570		2,843		10,480	
Suits For Recovery of Judgement:		$		$		$
Pending at Beginning of Year	348	331,269	390	1,076,285	238	638,912
Instituted During Year	786	1,179,501	1,254	3,348,832	695	1,778,858
Settled Before Judgement	241	233,807	323	851,637	99	655,350
Judgement Obtained	639	851,301	943	2,345,909	492	1,211,337
Pending At Year End	220	422,403	434	1,204,629	11,966	519,019
Real Estate Foreclosure	0	0	116	2,210,667	88	2,265,936
Possession of Security Obtained By Licensee		$		$		$
Household Goods	34	76,089	69	152,753	221	85,450
Motor Vehicle	181	497,751	448	1,427,353	123	365,892
Other Chattels	22	104,721	35	89,188	131	231,992
Real Estate	4	15,076	95	1,683,085	236	3,323,715
Total	241	$ 693,628	647	$ 3,352,379	711	$ 4,007,049

	Household Goods	Motor Vehicle	Other Chattels	Real Estate
Sale of Security By Licensees				
Number	184	585	163	132
Amount Due	$ 215,361	$ 1,650,998	$ 205,994	$ 2,538,360
Amount Collected	$ 61,843	$ 526,912	$ 98,438	$ 2,017,418



Over 60 Days Delinquincy as % of Receivables

CFA designates: Consumer Fianance Act

CILA designates: Consumer Installment Loan Act

SOURCE: Licensees' annual reports

CONSUMER FINANCING

OTHER BUSINESS AUTHORIZED IN LICENSED OFFICES
January 1, 1985 - December 31, 1985
Compiled From Licensees' Annual Reports

Sales Finance

Number of contracts purchased	185,788
Dollar amount of contracts purchased	$ 223,110,389
Gross Income	$ 38,517,797
Losses charged off	$ 5,136,414

Credit Life & Disability Insurance

Coverage written	$ 854,993,729
Premiums charged	$ 31,745,400
Income to licensees	$ 2,767,433

Residential Real Estate Mortgage Loans

The Director of Financial Institutions has granted an Other Business Authorization (OBA) to various consumer credit companies to make loans over $10,000 secured by residential mortgages on private homes. An OBA granted to a parent company applies to all branch offices.

Number of loans made	20,176
Total amount of loans - net of charges	$ 358,252,439
Total loans - outstanding as of 12/31/85	43,036
Total amount outstanding - net of charges	$ 598,011,281

Business Loans

The Consumer Finance and Consumer Installment Loan Acts authorize a licensee to make business loans without written authorization from the Director. Such loans may be examined by the Division to ensure compliance with the Banking and Interest Acts.

Number of loans made	2,690
Total amount of loans - net of charges	$ 26,231,772

Income Tax Preparation

An OBA has been granted to licensed credit companies to engage in the business of income tax preparation. Their volume in this business is indicated below:

Number of licensees engaged in ITP	13
Number of tax forms prepared	3,942
Total charges collected for services	$ 401,354

Motor Club Memberships

An OBA to sell motor club memberships has been granted to various licensees. Their volume is indicated below:

Number of licensees engaged in MCM	12
Number of memberships sold	46,223
Total gross charges from memberships	$ 2,237,263

REAL ESTATE TITLE INSURERS

The Director has issued 18 Certificates of Authority to insure or guarantee title to real estate in Illinois. Currently 15 of these companies are located in states other than Illinois and, therefore, are subject to the retaliatory tax as prescribed in Section 486(a) of "an Act to provide for and regulate the business of guaranteeing titles of real estate corporations". In fiscal year 1986, the Department collected $1,069,162.63 pertaining to this provision. This amount represents retaliatory fees imposed on foreign title insurance companies doing business in Illinois to reciprocate for taxes imposed on Illinois companies doing business in their state of incorporation.

The insurers are each examined annually by the Department to ensure acceptable management practices and no evidence of financial impairment. For the protection of the insured, each certified title insurer must deposit with the Department of Financial Institutions $50,000 in approved securities plus $5,000 for each additional county in which the insurer operates up to a maximum of $500,000.

The following is a comparative consolidated balance sheet and income statement as prepared by the insurers for the periods ending December 31, 1985 and December 31, 1984.

COMPARATIVE CONSOLIDATED BALANCE SHEET

	1985	1984
Assets:		
Bonds(1)	$ 405,397,119	$ 367,522,574
Preferred Stock(2)	18,608,118	36,033,804
Common Stock	318,613,695	436,110,583
Mortgage Loans on Real Estate	29,758,647	41,997,684
Real Estate Occupied by the Company(3)	95,662,112	65,581,864
Other Properties(3)	15,594,004	20,877,632
Collateral Loans	13,792,053	11,091,239
Cash	187,730,464	300,086,715
Short Term Investments	211,174,172	N/A
Title Plant	125,670,666	147,600,900
EDP Equipment	28,843,621	N/A
Title Insurance Premiums & Fees Receivable	70,560,250	61,840,364
Federal Income Tax Receivable	10,547,774	11,630,544
Due From Subsidiaries	85,261,815	N/A
Accrued Interest, Dividend & Real Estate Income	11,923,271	11,393,502
Prepaid Expenses	1,988,441	N/A
Other Assets	177,902,735	132,827,247
Total Assets(4)	$ 1,809,028,957	$ 1,644,594,652
Liabilities:		
Reserve for Undetermined Title Losses of Which Notice Has Been Received	$ 156,006,109	$ 265,067,131
Statutory Premium Reserve	646,751,117	428,156,361
Other Reserves	5,751,889	3,668,377
Charges Due Attorneys, Agents, Real Estate Brokers	1,199,681	984,016
Other Expenses Payable (Excluding Taxes, Licenses & Fees)	68,120,097	52,365,564
Taxes, Licenses & Fees	12,655,188	14,915,046
Federal Income Tax	25,080,705	10,401,944
Borrowed Money	1,356,183	29,977,079
Interest on Borrowed Money	1,406,448	713,466
Accounts and Notes Payable	37,106,399	N/A
Premiums Received in Advance	1,820,643	1,816,287
Withneld or Retained for Accounts of Others	7,256,740	6,837,571
Unpaid Dividends	373,574	-0-
Other Liabilities	38,612,926	89,602,220
Total Liabilities	$ 1,003,497,699	$ 904,505,062

COMPARATIVE CONSOLIDATED BALANCE SHEET (Continued)

	1985	1984
Surplus and Other Funds:		
Paid Up Capital	$ 218,454,246	$ 217,481,146
Surplus	362,816,898	240,398,342
Special Surplus	6,379,142	5,535,427
Unassigned Surplus	217,942,772	276,736,475
Treasury Stock	(61,800)	(61,800)
Total Surplus as Regards Policyholders	$ 805,531,258	$ 740,089,590
Total Liabilities, Surplus & Other Funds	$ 1,809,028,957	$ 1,644,594,652

FOOTNOTES:
(1) Bonds listed at Amortized Book Value
(2) Stock listed at Market Value
(3) Book Value of Real Estate less Encumberances
(4) Net Admitted Assets

COMPARATIVE CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

	1985	1984
OPERATING INCOME		
Title Insurance Premiums Earned	$ 1,684,690,393	$ 1,542,740,964
Service Charges:		
Title Examinations	91,932,045	87,223,558
Service and Abstracts	40,919,388	33,986,089
Surveys	28,845,012	26,012,210
Trustee, Agency and Escrow Fees	96,054,144	88,854,368
Other Title Fees	17,846,366	17,601,376
Mortgage Division Income	14,510	86,104
Other Operating Income	5,772,263	5,234,539
Total Operating Income	$ 1,966,074,121	$ 1,801,739,208
Deduct:		
Losses and Loss Adjustment Expenses Incurred	$ 188,596,761	$ 170,807,671
Operating Expenses Incurred	1,786,123,203	1,649,372,420
Other Deductions	74,766	65,377
Total Operating Deductions	$ 1,974,794,730	$ 1,820,245,468
Net Operating Gain/(Loss)	($ 8,720,609)	($ 18,506,260)
INVESTMENT INCOME		
Net Investment Income Earned	$ 142,227,192	$ 130,671,628
Net Realized Capital Gains and (Losses)	(12,754,598)	3,200,820
Net Investment Gain or (Losses)	$ 129,472,594	$ 133,872,448
NET INCOME BEFORE FEDERAL INCOME TAXES	$ 120,751,985	$ 115,366,188
FEDERAL INCOME TAXES INCURRED	(4,645,071)	(20,883,427)
NET INCOME	$ 116,106,914	$ 94,482,761

COMPILATION OF TITLE INSURANCE COMPANIES
DIRECT PREMIUMS WRITTEN IN ILLINOIS

COUNTY	AMOUNT	COUNTY	AMOUNT	COUNTY	AMOUNT
Adams	$ 78,857	Hardin	$ 1,211	Morgan	$ 44,792
Alexander	120	Henderson	1,027	Moultrie	6,511
Bond	28,409	Henry	29,360	Ogle	153,583
Boone	35,573	Iroquois	21,905	Peoria	726,029
Brown	4,842	Jackson	52,444	Perry	15,032
Bureau	72,750	Jasper	3,367	Piatt	16,297
Calhoun	1,608	Jefferson	147,331	Pike	18,998
Carroll	45,530	Jersey	18,442	Pope	-0-
Cass	13,063	JoDaviess	34,679	Pulaski	-0-
Champaign	757,946	Johnson	5,145	Putnam	12,393
Christian	42,182	Kane	1,706,917	Randolph	26,524
Clark	750	Kankakee	144,360	Richard	6,763
Clay	2,742	Kendall	232,708	Rock Island	80,077
Clinton	21,345	Knox	55,199	St. Clair	1,112,277
Coles	43,247	Lake	4,597,899	Saline	18,084
Cook	27,826,120	LaSalle	120,126	Sangamon	568,856
Crawford	280	Lawrence	4,349	Schuyler	27,000
Cumberland	122	Lee	78,048	Scott	25,252
DeKalb	359,193	Livingston	49,629	Shelby	12,149
DeWitt	15,064	Logan	22,191	Stark	10,153
Douglas	10,927	McDonough	38,267	Stephenson	51,484
DuPage	9,057,855	McHenry	1,576,580	Tazewell	124,737
Edgar	12,692	McLean	297,321	Union	4,832
Edwards	890	Macon	186,701	Vermilion	142,260
Effingham	35,069	Macoupin	8,357	Wabash	3,752
Fayette	286	Madison	841,702	Warren	13,172
Ford	14,653	Marion	45,246	Washington	3,786
Franklin	31,554	Marshall	16,475	Wayne	3,483
Fulton	17,566	Mason	14,210	White	69,350
Gallatin	3,992	Massac	6,496	Whiteside	89,396
Greene	3,360	Menard	8,597	Will	3,859,249
Grundy	146,706	Mercer	118,485	Williamson	70,767
Hamilton	2,190	Monroe	58,783	Winnebago	737,950
Hancock	25,661	Montgomery	55,092	Woodford	789,308
Total Direct Premiums Written in Illinois					$58,156,089

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

This Act regulates the business of managing the financial affairs of individuals and the distribution of money to their creditors. Licensees are examined annually by the Division to confirm adherence to the provisions of the Act. During the year, the Advisory Board, created by the Act, met with the Division Supervisor to review trends within the industry. The Board repeated a request for the Director of Financial Institutions to pursue the question of licensing non-profit corporations engaged in the business of performing debt management service. In response to a letter from the Director, the Attorney General's office advised that non-profit corporations are specifically exempt and licensing of such would require legislative amendments. Examinations were conducted during the year to ensure compliance with the Act and responsible accounting of the consumer's money.

Year	Number of Licensees
1980	13
1981	14
1982	15
1983	15
1984	19
1985	19
1986	13

FOREIGN EXCHANGE ACT

This Act regulates the buying and selling of foreign exchange and transmission or transfer of money to foreign countries. Governmental departments or offices and corporations organized under the general banking laws of this State or of the United States are excluded from coverage under this Act. For the protection of the user of a Foreign Exchange, each licensed firm must maintain an approved bond in the sum of $25,000 on deposit with the Department. The Director may upon his own motion, and shall upon verified complaint, investigate the actions of any licensee.

Year	Number of Licensees
1980	5
1981	5
1982	5
1983	7
1984	8
1985	10
1986	7

SALE OF EXCHANGE ACT

In accordance with the provisions of this statute, the Division regulates selling or issuing exchange at multiple locations through agents, sub-agents or representatives as a service or for a fee or other consideration. Exchange is defined as any check, draft, money order or other written instrument for transmission or payment of money or credit, but does not mean money or the currency of any nation. The Director has issued twelve Sale of Exchange licenses as of June 30, 1986. Each licensee must furnish a corporate surety bond up to $1,000,000 depending on the volume of business.

The Sale of Exchange Act is not applicable to:

Government Departments;

Corporations organized under the general banking laws of this State or of the United States who issue or sell their exchange;

Persons licensed as a currency exchange.

Those authorized to operate under the Sale of Exchange Act are audited annually by certified public accountants who submit a copy of their report to the Department in accordance with the provisions of the Act. In addition, each authorized firm submits an annual report to the Department on or before the first day of December for the preceding fiscal year. The Act defines the fiscal year as October 1 through the next succeeding September 30.

SAFE DEPOSIT BOXES

The Division monitors adherence to the Act that licenses and regulates the keeping and letting of private safe deposit boxes by businesses other than banks and savings and loan associations. There are sixteen licensees under the jurisdiction of the Safe Deposit Act. Licensees are inspected annually by the Department for compliance with the provisions of the Act.

A trend in recent years has been for licensed companies to solicit corporations or individuals with specific needs which can only be satisfied by unusual services such as seven-day-a-week availability, sophisticated state-of-the-art security systems, and security conference rooms for confidential meetings.

Year	Number of Licensees
1980	15
1981	16
1982	18
1983	19
1984	18
1985	15
1986	16

DEVELOPMENT CREDIT CORPORATION ACT

The Illinois Development Credit Corporation Act became effective in 1982, updating the 1965 Act. Such corporations are to make loans to small or medium-sized businesses which otherwise would be unable to obtain financing through more conventional sources. The purpose of the Act is to enhance the economic welfare of the State and to provide maximum opportunities for employment. Articles of Incorporation and Certificates of Incorporation are reviewed by the Director of Financial Institutions. To date, the Department has not granted a Certificate approving Articles of Incorporation under this Act.

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY86 LICENSEES

CONSUMER INSTALLMENT LOAN ACT

CONSUMER INSTALLMENT LOAN ACT

CITY	LICENSEE		LICENSE NO.
	ADAMS COUNTY		
Quincy	General Finance Corp.	1704 Broadway	156
	Heights Finance Corp.	1201 Hampshire	981
	Household Finance Corp.	3116 Broadway - Eagle Sq. S.C.	515
	ITT Financial Services	225 N. 36th Street	425
	Quinsippi Loan Company	601 Hampshire Street	152
	ALEXANDER COUNTY		
McClure	Mid South Finance Co. of Ill.	Highway 146, Box 196A, Rt. #1	329
	BOONE COUNTY		
Belvidere	Credithrift of America, Inc.	406 S. State Street	941
	BUREAU COUNTY		
Princeton	Credithrift of America, Inc.	414 S. Main Street	961
	CHAMPAIGN COUNTY		
Champaign	#7 Credithrift of America, Inc.	505 S. Neil Street	865
	Associates Consumer Fin. Co.	2003 Round Barn Road	435
	Beneficial Illinois, Inc.	1912-C Round Barn Road	360
	Central Fin. Loan Corp.	304 S. Neil Street	446
	First Money, Inc.	3701 W. Springfield Ave.	352
	Five Avco Fin. Serv., Inc.	802 Bloomington Road	291
	Heights Finance Corp.	1901 N. Market Street	911
	Household Fin. Corp. III	1914-C Round Barn Shop. Center	340
	ITT Financial Services	2108 W. Springfield	493
	Norwest Fin. Ill., Inc.	59 E. Market View Drive	232
	Personal Finance Co.	Unit #18B - Country Fair S.C.	137
	Security Pacific Fin. Corp.	1512 N. Prospect Ave.	326
Urbana	Credithrift of America, Inc.	211 E. Green Street	966
	Heights Finance Corp.	1717 S. Philo Road	651
	CHRISTIAN COUNTY		
Taylorville	Heights Finance Corp.	100 S. Main Street	726
	CLAY COUNTY		
Flora	Credithrift of America, Inc.	119 W. North Ave.	946
	COLES COUNTY		
Charleston	Personal Finance Co.	10 Lincoln Ave.	348

CITY	LICENSEE		LICENSE NO.
	COLES COUNTY		
Mattoon	Credithrift of America, Inc.	1516 Broadway	938
	Heights Finance Company	1518 Lakeland Blvd., Suite 5	91
	COOK COUNTY		
Arlington Hgts.	Valentine Associates	2045 S. Arlington Heights Rd.	13
Barrington	Credithrift of America, Inc.	700 S. Northwest Highway	901
Bedford Park	Burbank Finance Corp.	5245 W. 73rd Street	571
Berwyn	Five Avco Fin. Serv., Inc.	6434 W. Cermak Road	140
	Household Fin. Corp. III	7044 W. Cermak Road	184
Bridgeview	General Finance Corp. of Ill.	8743 S. Harlem Ave.	107
Broadview	Blazer Fin. Services, Inc.	1723 W. Roosevelt Road	139
	Mercury Fin. Co. of Ill.	2929 S. 18th Avenue	166
Brookfield	General Finance Corp. of Ill.	9036 W. Ogden Ave.	255
Buffalo Grove	Five Avco Fin. Serv., Inc.	1281 W. Dundee Road	141
	Household Fin. Corp. III	400 K W. Dundee Rd. Vill. Plz.	347
Burbank	Mercury Fin. Co. of Ill.	4826 W. 79th Street	165
Calumet City	Associates Cons. Fin. Co.	2020 E. 159th Street	802
	General Finance Corp. of Ill.	2036 E. Sibley Blvd.	185
	Transamerica Fin. Service	1600 167th St., Suite 16	63
Calumet Park	Household Fin. Corp. III	1330 W. 127th Street	37
Chicago	Adminco, Inc.	111 W. Washington Street	533
	All State Credit Corp.	5829 W. Irving Park	810
	Beneficial Illinois, Inc.	4012 W. 79th Street	602
	Blazer Financial Services, Inc.	2212 W. 95th Street	464
	Bonlar Loan Company, Inc.	2247 W. Lawrence Ave.	99
	C.I.T. Fin. Services, Inc.	6160 N. Cicero Ave., Suite 222	81
	C.I.T. Fin. Services, Inc.	4355 S. Kedzie Avenue	83
	Chemical Fin. Corp.	300 S. Riverside Plaza	225
	Citywide Funding, Inc.	3616 W. Irving Park Road	134
	Cosmat Loan Company	3601 W. Belmont Avenue	647
	Five Avco Fin. Services, Inc.	5817 S. Archer Avenue	200
	Five Avco Fin. Services, Inc.	3008 N. Ashland Avenue	203
	General Finance Corp. of Ill.	3409 W. Lawrence Ave.	267
	General Finance Corp. of Ill.	6044 W. North Avenue	212
	General Finance Corp. of Ill.	4013 W. 26th Street	259
	General Finance Corp. of Ill.	6331 S. Kedzie Ave.	221
	General Finance Corp. of Ill.	3207 N. Milwaukee Ave.	281
	General Finance Corp. of Ill.	3133 N. Central Ave.	276
	General Finance Corp. of Ill.	1614 W. Belmont	247
	General Finance Corp. of Ill.	11850 S. Western Ave.	472
	General Finance Corp. of Ill.	4284 S. Archer Ave.	258
	General Finance Corp. of Ill.	5710 N. Broadway	270
	General Finance Corp. of Ill.	9513 S. Western Ave.	262
	General Finance Corp. of Ill.	5314 W. Lawrence Ave.	207
	General Finance Corp. of Ill.	7145 W. Belmont Ave.	703
	General Finance Corp. of Ill.	4401 W. 63rd Street	697
	General Finance Corp. of Ill.	3040/42 W. Peterson Ave.	49
	General Finance Corp. of Ill.	3005 E. 92nd Street	282
	General Finance Corp. of Ill.	109 N. Dearborn Street	264
	General Finance Corp. of Ill.	6411 N. Western Avenue	198

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Chicago	Great American Fin. Corp.	205 W. Wacker Drive	930
	Household Fin. Corp. III	3415 W. Diversey Ave.	21
	Household Fin. Corp. III	4222½ S. Archer Ave.	46
	Household Fin. Corp. III	5611 W. Belmont Ave.	56
	Household Fin. Corp. III	625 N. Michigan Ave.	229
	Household Fin. Corp. III	300 W. Adams Street	25
	Liberal Loan Corp.	3535 S. Pulaski Road	192
	Loan Express Company, Inc.	7 W. Madison St., Suite 607	252
	Mellon Fin. Services Corp.	10027 S. Western Ave.	55
	Mellon Fin. Services Corp.	3234 N. Central Ave.	45
	Mellon Fin. Services Corp.	4371 S. Archer Ave.	32
	Meritor Credit Corporation	333 W. Wacker Dr., Suite 1900	459
	Midland Fin. Loan Company	7541 N. Western Ave.	427
	Nationwide Acceptance Corp.	3435 N. Cicero Ave.	458
	Puritan Fin. Plan, Inc.	55 W. Monroe St., Suite 3890	314
	Roosevelt Loan Company, Inc.	601 W. Roosevelt Road	597
	Security Pacific Finance Corp.	19 S. LaSalle Street	187
	Sir Finance Corporation	2116/18 S. Michigan Ave.	410
	Smith Rothchild Financial Co.	221 N. LaSalle Street	266
	Sora Loan Company, Inc.	2621 N. Harlem Ave.	684
	The Madison Corporation	30 N. Michigan Ave.	439
	Transamerica Financial Services	7601 S. Kostner	43
	Turner Acceptance Corporation	4450 N. Western Ave.	29
Chicago Heights	Household Fin. Corp. III	129 W. Joe Orr Road	160
	Local Loan Company	614 Dixie Highway	169
	Personal Finance Company	201 W. Joe Orr Road	643
	Rooney Fin. Corp. of Chgo. Hgts.	233 W. Joe Orr Road	774
Cicero	General Finance Corp. of Ill.	6025 W. Cermak Road	283
Countryside	ITT Financial Services	6246 Joliet Road, Suite 1	131
Des Plaines	Associates Fin. Corp.	2606-A Dempster Street	536
	Beneficial Illinois, Inc.	617 W. Golf Road	582
	Five Avco Fin. Services, Inc.	2474 Dempster Street	80
	General Finance Corp. of Ill.	1281 Elmhurst Road	397
	ITT Financial Services	570 Northwest Highway	123
	Mellon Fin. Services, Inc.	743 W. Golf Road	10
Elmwood Park	Household Fin. Corp. III	7211 W. Grand Ave.	117
Evanston	General Finance Corp. of Ill.	828 Davis Street	220
Hanover Park	General Finance Corp. of Ill.	2017 Irving Park Road	611
	Household Fin. Corp. III	1452 Irving Park Road	5
Harwood Heights	Five Avco Fin. Serv., Inc.	5142 N. Harlem Avenue	144
	Mellon Fin. Services, Corp.	4732 N. Harlem Avenue	59
Hazel Crest	Personal Fin. Company	17507 S. Kedzie Ave.	644
Hickory Hills	C.I.T. Fin. Services, Inc.	8621 W. 95th Street	386
	Commercial Credit Loans	8705 W. 95th Street	998
	ITT Fin. Services	8077 W. 95th Street	312
	Norwest Financial Ill., Inc.	9632 S. Roberts Road	230
	Security Pacific Fin. Corp.	7667 W. 95th Street	33
Hillside	Fleet Finance, Inc.	4415 W. Harrison Street	61
Hoffman Estates	Associates Cons. Fin. Co.	142 W. Higgins Road	654
	Five Avco Fin. Services, Inc.	275 W. Higgins Road	2
Hometown	Household Fin. Corp. III	4112 Southwest Highway	7

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Homewood	Beneficial Illinois, Inc.	18119 Dixie Highway	578
	Blazer Fin. Services, Inc.	734 Ridge Road	484
	Fleet Finance, Inc.	920 W. 175th Street	52
	General Finance Corp. of Ill.	17820 S. Halsted Street	860
LaGrange	Household Fin. Corp. III	118 N. LaGrange Road	575
Lansing	Fidelity Fin. Services, Inc.	18525 Torrence Ave.	579
	Mellon Fin. Services, Corp.	18139 Torrence Ave.	256
Lincolnwood	Han Mi Finance Corp.	4433 W. Touhy, Suite 225	151
Matteson	General Finance Corp. of Ill.	4519 W. 211th Street	218
	Household Fin. Corp. III	4718 W. Lincoln Highway	62
	Transamerica Fin. Serv.	4440 W. Lincoln Hwy., Suite 101	53
Maywood	Harris Loan & Mtge. Corp.	1701 S. First Avenue	389
Melrose Park	Ralu Premium Fin. Corp.	130 Broadway	250
Midlothian	General Finance Corp. of Ill.	14409 S. Cicero Ave.	217
Morton Grove	General Finance Corp. of Ill.	8838 N. Harlem Ave.	311
Mt. Prospect	Household Fin. Corp. III	1105 Mt. Prospect Plaza	247
Niles	Household Fin. Corp. III	390 Golf Mill Shopping Center	254
	Security Pacific Fin. Corp.	8565 W. Dempster Street	129
Norridge	General Finance Corp. of Ill.	4104 N. Harlem Ave.	135
Northbrook	Transamerica Fin. Services, Inc.	40 Skokie Blvd.	74
Northfield	E.F. Wonderlic & Assoc., Inc.	820 Frontage Road	11
Northlake	Mellon Fin. Services Corp.	24 E. North Avenue	40
Oak Forest	Associates Cons. Fin. Co.	5540 W. 159th Street	396
Oak Lawn	Associates Cons. Fin. Co.	9528 S. Cicero Ave.	223
	Beneficial Fin. Company	9600 S. Cicero Avenue	561
	Five Avco Fin. Services, Inc.	6305 W. 95th Street	621
	Ford Motor Credit Company	10735 S. Cicero Avenue	120
	General Finance Corp. of Ill.	9535 S. Cicero Avenue	199
	Mellon Fin. Services Corp.	4237 W. 95th Street	30
Oak Park	Mellon Fin. Services Corp.	6905 W. North Avenue	4
	Reliable Credit Company	1103 Westgate Mall	96
	West Suburban Loan Company	507 S. Oak Park Avenue	728
Orland Park	Five Avco Fin. Serv., Inc.	15750 S. Harlem	153
	General Finance Corp. of Ill.	9562 W. 147th Street	173
	Transamerica Fin. Services, Inc.	508 Orland Square Mall	73
Palatine	Beneficial Illinois, Inc.	648 E. Northwest Highway	563
	C.I.T. Fin. Services, Inc.	825 E. Dundee Road	895
	General Finance Corp. of Ill.	105 S. Northwest Highway	50
	Household Fin. Corp. III	609 N. Hicks Road	535
	Norwest Fin. Company	1180 E. Dundee Road	1
Palos Heights	Threadneedle Credit Corp.	12650 S. Harlem Avenue	87
Palos Hills	Fidelity Fin. Service, Inc.	9944 S. Roberts Road	15
Park Forest	Credithrift of America, Inc.	2220 Western Ave., Suite B	943
Park Ridge	Heights Fin. Corp.	650 E. Northwest	23
	Household Fin. Corp. III	701½ Devon Avenue	261
Rolling Meadows	Mellon Fin. Services Corp.	2655 Kirchoff Road	12
Schaumburg	American Fam. Fin. Serv., Inc.	1501 Woodfield Road	66
	Beneficial Illinois, Inc.	815 W. Higgins Road	38
	C.I.T. Fin. Services, Inc.	1221 E. Golf Road	183
	Chrysler First Fin. Serv. Corp.	650 Woodfield, Suite 125	811
	Commercial Credit Loans, Inc.	416 W. Higgins Road	337

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Schaumburg	Ford Motor Credit Company	1375 Remington, Suite O	102
	General Finance Corp. of Ill.	753 W. Golf Road	507
	Household Fin. Corp. III	35 E. Golf Road	521
	Mellon Fin. Services Corp.	1917 Irving Park Road	302
	Norwest Fin. Ill., Inc.	1111 N. Salem Drive	31
	Old Stone Credit Corp. of Ill.	1701 E. Woodfield, Suite 652	149
	Security Pacific Fin. Corp.	1699 E. Woodfield, Suite A7	757
	Transamerica Fin. Services, Inc.	III Crossroads of Commerce	433
	U.S. Life Credit Corp.	1027 E. State Parkway	26
	Wells Fargo Credit Corp.	1931 N. Meacham	138
Skokie	Allstate Enterprises Fin. Corp.	7770 Frontage Road	194
	Transamerica Fin. Services, Inc.	8707 Skokie Blvd., Room 303	28
Stone Park	General Finance Corp. of Ill.	1685 N. Mannheim Road	208
Tinley Park	Beneficial Illinois, Inc.	17127 S. Harlem Avenue	47
	Commercial Credit Loans, Inc.	15957 S. Harlem Avenue	659
	General Finance Corp. of Ill.	17348 S. Oak Park Ave.	47
	Household Fin. Corp. III	6821 W. 159th Street	279
West Haven	Mellon Fin. Services Corp.	8841 W. 159th Street	181
Westchester	Fidelity Fin. Services	1127 S. Mannheim Rd., Suite 213	42
Wheeling	General Finance Corp. of Ill.	845 W. Dundee Road	191
	Mellon Fin. Services Corp.	729 W. Dundee Road	273
Wilmette	Household Fin. Corp. III	3217 Lake Avenue	76

CRAWFORD COUNTY

CITY	LICENSEE		LICENSE NO.
Robinson	Credithrift of America, Inc.	101 W. Walnut Street	962

DEKALB COUNTY

CITY	LICENSEE		LICENSE NO.
Sandwich	Trico Finance Company, Inc.	143 S. Church Street	126
Sycamore	Associates Cons. Fin. Co.	2600 DeKalb Avenue	244
	Heights Fin. Corp.	519 DeKalb Ave., Suite #1	489

DEWITT COUNTY

CITY	LICENSEE		LICENSE NO.
Clinton	Heights Fin. Corp.	200 E. Main Street	676

DOUGLAS COUNTY

CITY	LICENSEE		LICENSE NO.
Tuscola	Credithrift of America, Inc.	107 W. Sale Street	868

DU PAGE COUNTY

CITY	LICENSEE		LICENSE NO.
Addison	General Finance Corp. of Ill.	617 W. Lake Street	195
	Illinois Fin. Services, Inc.	90 E. Lake Street	316
	ITT Fin. Services	190 R North Swift Road	305
Bensenville	Beneficial Illinois, Inc.	215 W. Grand Avenue	558
	Five Avco Fin. Serv., Inc.	229 W. Grand - #D	616
	Household Fin. Corp. III	1081 S. York Road	315
Bloomingdale	Transamerica Fin. Serv.	425 Stratford Square Mall	84
Downers Grove	Associates Cons. Fin. Co.	408 W. 75th Street	545

DU PAGE COUNTY

CITY	LICENSEE		LICENSE NO.
Downers Grove	Beneficial Illinois, Inc.	1028 Curtiss Street	359
	General Finance Corp. of Ill.	5006 Main Street	109
	Five Avco Fin. Serv., Inc.	1913 W. Ogden	303
	Household Fin. Corp. III	140 W. Ogden Ave., Store #8	615
	Mellon Fin. Services Corp.	315 Ogden Avenue	239
Elmhurst	Beneficial Illinois, Inc.	193 N. York Road	350
	Credithrift of America, Inc.	188 Industrial Drive, Rm 433	57
	General Finance Corp. of Ill.	934 S. York Street	111
Glen Ellyn	Ford Motor Credit Company	739 Roosevelt Rd., Suite 309	51
	Household Fin. Corp. III	466 Roosevelt Road	300
Glendale Hgts.	Five Avco Fin. Serv., Inc.	2107 F Bloomingdale Road	121
	Norwest Fin. Ill., Inc.	262 Towncenter Drive	236
Lisle	Norwest Fin. Ill., Inc.	2773 Maple Avenue	69
Lombard	Five Avco Fin. Serv., Inc.	1125 S. Main Street	68
	Old Stone Credit Corp. of Ill.	2 E. 22nd Street, Suite 305	147
Naperville	Associates Cons. Fin. Co.	1275 Naper Blvd.	537
	General Finance Corp. of Ill.	931 C East Ogden Ave.	574
	Household Fin. Corp. III	1253 Ogden Avenue	58
Oak Brook	Beneficial Fin. Company	1010 Jorie Blvd.	17
	Transamerica Fin. Services, Inc.	2625 Butterfield Road	27
Oak Brook Terr.	Security Pacific Fin. Corp.	1900 Spring Road	332
Villa Park	Associates Fin., Inc.	100 W. Roosevelt, Suite #34	293
	C.I.T. Fin. Services, Inc.	126 W. Roosevelt Road	90
	Household Fin. Corp. III	100 14 East Roosevelt Road	506
Westmont	Chrysler First Fin. Serv. Corp.	999 Oakmont Plaza Drive	876
	Commercial Credit Loans, Inc.	679 N. Cass Avenue	997
Woodridge	ITT Fin. Services	3016 Hobson Road	78

EDGAR COUNTY

Paris	Credithrift of America, Inc.	101 N. Central ST.	960

EFFINGHAM COUNTY

Effingham	Credithrift of America, Inc.	120 W. Jefferson Street	945
	Personal Fin. Co.	206 N. Banker Street	405

FORD COUNTY

Paxton	Personal Fin. Company	119 W. Pells Street	577

FRANKLIN COUNTY

Benton	Benton Downstate Loan Co.	602 W. Side Square	416
	Personal Fin. Co.	1103 E. Side Square	414
Thompsonville	Johnson Fin. Co.	105 S. Main Street	338
West Frankfort	Credithrift of America, Inc.	116 S. Emma Street	968
	Personal Fin. Co.	612 W. Main Street	36

FULTON COUNTY

Canton	Heights Fin. Corp.	303 N. Main Street	740

CITY	LICENSEE		LICENSE NO.
	GRUNDY COUNTY		
Morris	Personal Fin. Co.	Bedford Shopping Plaza	201
	HAMILTON COUNTY		
McLeansboro	Hamilton County Loan, Inc.	206 S. Washington Street	786
	HENRY COUNTY		
Kewanee	Credithrift of America, Inc.	119 W. Second Street	950
	IROQUOIS COUNTY		
Watseka	Personal Fin. Company	210 E. Walnut Street	706
	JACKSON COUNTY		
Carbondale	Credithrift of America, Inc.	526 E. Main Street	737
	Rex Loan Company	215 W. Walnut	441
Murphysboro	Credithrift of America, Inc.	1339 Walnut Street	958
	Personal Fin. Company	Jackson Square Shopping Center	122
	JEFFERSON COUNTY		
Mt. Vernon	Commercial Credit Loans, Inc.	1601 Broadway	110
	Credithrift of America, Inc.	2020 Broadway	957
	Chrysler First Fin. Serv., Corp.	42nd & Broadway	794
	Household Fin. Corp. III	1121 W. Broadway	105
	Personal Fin. Co.	120 S. Ninth Street	16
	JERSEY COUNTY		
Jerseyville	Credithrift of America, Inc.	607 S. State Street	985
	KANE COUNTY		
Aurora	Aurora Finance Corp.	24 E. Downer Place	873
	Beneficial Illinois, Inc.	347 Indian Trail	815
	Budget Finance Corp.	15 N. Broadway	807
	Commercial Credit Loans, Inc.	291 E. Indian Trail	358
	Five Avco Fin. Serv., Inc.	1731 N. Farnsworth	806
	General Finance Corp. of Ill.	923 N. Lake Street	70
	Heights Finance Company	1460 N. Farnsworth	296
	Household Fin. Corp. III	44 E. Galena Blvd.	278
	ITT Financial Services	249 E. Indian Trail Road	286
	Mellon Fin. Services Corp.	8 W. Downer Place	14
	Sentry Financial Serv. Corp.	75 Executive Drive	473
	Transamerica Fin. Serv., Inc.	1014 Fox Valley Center	89
Carpentersville	General Finance Corp. of Ill.	52 Meadowdale Shopping Center	154
	Illinois Fin. Serv., Inc.	111 Kennedy Memorial Drive	288
East Dundee	Five Avco Fin. Serv., Inc.	549 Dundee Avenue	155
Elgin	Beneficial Illinois, Inc.	75 Market Street	349
	General Finance Corp. of Ill.	64 Tyler Creek Plaza	768

CITY	LICENSEE		LICENSE NO.
	KANE COUNTY		
Elgin	Household Fin. Corp. III	167 E. Chicago Street	378
	ITT Financial Services	1665 Larkin	339
	Mellon Fin. Services Corp.	302 S. McClean	18
St. Charles	General Finance Corp. of Ill.	1425 W. Main Street	104
	KANKAKEE COUNTY		
Bourbonnaise	ITT Fin. Services	553 Main Street	494
Kankakee	Credithrift of America, Inc.	138 N. Schuyler	949
	General Finance Corp. of Ill.	35 Meadowview Shopping Center	101
	Kankakee Investment Co., Inc.	258 E. Court	499
	Personal Fin. Company	31 Meadowview Shopping Center	639
Momence	Personal Fin. Company	124 E. River St., Suite 109	638
	KENDALL COUNTY		
Plano	Northern Ill. Fin. Co.	206 S. Ben St.	145
	KNOX COUNTY		
Galesburg	Beneficial Illinois, Inc.	108 E. Main Street	118
	Credithrift of America, Inc.	351 E. Main Street	937
	ITT Fin. Services	1865 N. Henderson St., Suite 8	991
	Norwest Financial Ill., Inc.	1950 N. Henderson Street	9
	LAKE COUNTY		
Antioch	Household Fin. Corp. III	425 Lake Street	272
Fox Lake	General Finance Corp. of Ill.	17 S. Highway 12	168
Libertyville	Beneficial Illinois, Inc.	703 N. Milwaukee Avenue	176
	Household Fin. Corp. III	1346 S. Milwaukee Ave.	277
	Illinois Fin. Services, Inc.	1175 W. Park Avenue	158
	Transamerica Fin. Serv., Inc.	1590 S. Milwaukee Ave.	86
Mundelein	General Finance Corp. of Ill.	463 Lake Street	492
Waukegan	Beneficial Illinois, Inc.	335 S. Green Bay Road	48
	Five Avco Fin. Serv., Inc.	2312 W. Grand Avenue	628
	Fleet Finance, Inc.	2835 Belvidere Street	19
	General Finance Corp. of Ill.	533 S. Lewis Avenue	933
	Household Fin. Corp. III	438 Lakehurst Street	524
	ITT Fin. Services	1539 Lewis Avenue	336
	Mellon Fin. Services Corp.	509 S. Green Bay Road	20
	Mercury Fin. Co. of Illinois	426 S. Green Bay Road	132
	Statewide Finance Co.	325 N. Genesee	157
	Transamerica Fin. Services	2504 Washington St., Rm. 402	82
	LASALLE COUNTY		
LaSalle	Heights Fin. Corp.	621 First Street	125
Ottawa	Beneficial Illinois, Inc.	108 W. Madison Street	910
	Heights Fin. Corp.	729 LaSalle Street	98
Streator	Credithrift of America, Inc.	601 E. Main Street	965

CITY	LICENSEE		LICENSE NO.
	LASALLE COUNTY		
Streator	Heights Fin. Corp.	#1 Northpoint Dr., Box 401	127
	Personal Fin. Co.	24 Northpoint Drive	501
	LAWRENCE COUNTY		
Lawrenceville	Credithrift of America, Inc.	1011 State Street	952
	Personal Fin. Co.	1105 State Street	308
	LIVINGSTON COUNTY		
Pontiac	Five Avco Fin. Services, Inc.	221 W. Washington Street	631
	Personal Fin. Company	Store #3, Vermillion Plaza	429
	LOGAN COUNTY		
Lincoln	Heights Fin. Corp.	511 Broadway	224
	MACON COUNTY		
Decatur	Associates Consumer Fin. Co.	2001 N. Water Street	569
	Chrysler First Fin. Serv. Corp.	1289 W. Grand	690
	Credithrift of America, Inc.	3134 N. Woodford Street	934
	Five Avco Fin. Serv., Inc.	3080 Kandy Lane	551
	General Finance Corp. of Ill.	2824 N. Main Street	178
	Heights Fin. Corp.	Rte. 36, East Decatur Plaza	785
	Household Fin. Corp. III	3010 N. Water St., Store E	374
	ITT Fin. Services	2915 N. Main Street	423
	Personal Fin. Company	1355 Rte. 48, N. Colonial Mall	331
	MACOUPIN COUNTY		
Gillespie	Verticchio Bros. Loan Co.	201 S. Macoupin Street	356
	MADISON COUNTY		
Alton	Alton Fin. & Thrift Co.	412 E. Broadway	466
	Beacon Fin. Company	1724 E. Broadway	295
	Credithrift of America, Inc.	2520 State Street	307
	Fleet Finance, Inc.	649 E. Broadway	60
	Household Fin. Corp. III	231 E. Center Drive	265
Collinsville	Credithrift of America, Inc.	828 S. Morrison	944
	General Finance Corp. of Ill.	217 W. Main Street	851
	Household Fin. Corp. III	501 Beltline Road	415
Edwardsville	Edwardsville Gateway Loan Corp.	314 N. Main Street	289
	Heights Fin. Corp.	1538 H Troy Road	54
Godfrey	Associates Cons. Fin. Co.	120 Homer Adams Parkway	133
Granite City	Credithrift of America, Inc.	3801 Nameoki Road	564
	Household Fin. Corp. III	3401 Nameoki Road	889
	Norwest Fin. Ill., Inc.	3224 Nameoki Road	93
Madison	Gateway Loan Corporation	1223 Madison Avenue	292

CITY	LICENSEE		LICENSE NO.
	MARION COUNTY		
Centralia	Credithrift of America, Inc.	313/15 E. Broadway	942
	Personal Finance Company	Fairview Park Plaza	495
Salem	Credithrift of America, Inc.	306 N. Walnut	964
	Heights Fin. Corp.	106 W. Main Street	77
	Personal Finance Company	Westgate Shopping Center	382
	MASSAC COUNTY		
Metropolis	Credithrift of America, Inc.	116 W. Seventh Street	955
	MCDONOUGH COUNTY		
Macomb	Heights Fin. Corp.	1520 E. Jackson Road	603
	MCHENRY COUNTY		
Crystal Lake	General Finance Corp. of Ill.	1 D Crystal Lake Plaza	8
	Heights Finance Corp.	459 Virginia Street	483
	Household Fin. Corp. III	230 Virginia Street	443
McHenry	General Finance Corp. of Ill.	900 N. Front St., Suite B	678
	Heights Fin. Corp.	803 Front St., Suite B	673
Woodstock	Associates Cons. Fin. Co.	2205 S. Eastwood Dr.	718
	Heights Finance Corp.	235 Washington Street	164
	MCLEAN COUNTY		
Bloomington	Credithrift of America, Inc.	1212 Towanda Avenue	983
	Five Avco Fin. Serv., Inc.	1701 E. Empire Street	622
	Heights Fin. Corp.	1500 E. Empire Street	468
	Household Fin. Corp. III	1500 E. Empire Colonial Plaza	318
	Personal Fin. Company	2401 E. Oakland Avenue	444
Normal	Personal Finance Company	1522 East College	275
	MONTGOMERY COUNTY		
Hillsboro	Heights Fin. Corp.	225 S. Main Street	463
Litchfield	Heights Fin. Corp.	110 E. Ryder Street	614
	MORGAN COUNTY		
Jacksonville	Credithrift of America, Inc.	Lincoln Square Shop. Center	936
	Heights Finance Corp.	217 Lincoln Sq. Shop. Center	479
	OGLE COUNTY		
Rochelle	Heights Fin. Corp.	May Mart Dr., P.O.Box 373	461
	PEORIA COUNTY		
East Peoria	ITT Fin. Services	240 S. Main Street	767

PEORIA COUNTY

CITY	LICENSEE		LICENSE NO.
Peoria	#7 Credithrift of America, Inc.	4718 N. Sheridan Road	866
	Associates Cons. Fin. Co.	4501 Sterling Ave.	159
	Beneficial Illinois, Inc.	3927 N. University Ave.	119
	C.I.T. Fin. Services, Inc.	4507 N. Sterling Ave.	355
	Central Ill. Mrtg. Brokers	411 Northmoor Road	242
	General Finance Corp. of Ill.	4630 N. Brandywine Drive	143
	Heights Fin. Corp.	2212 S.W. Adams Street	309
	Heights Fin. Corp.	4408 N. Knoxville	136
	Heights Fin. Corp.	2601 Westlake Avenue	310
	Heritage Credit Fin. Corp.	Town Hall Bldg., Suite 202	34
	Household Fin. Corp. III	4325 N. Sheridan Road	612
	ITT Fin. Services	4615/17 N. University	424
	ITT Fin. Services	240 S. Main Street East	767
	Norwest Fin. Ill., Inc.	4507 N. Sterling Ave.	193
	Oneida Loan Co., Inc.	511 W. Main Street	72
	Peoria Loan Service, Inc.	4700 N. University Ave.	645
	Personal Fin. Co.	3037 N. Sterling Ave.	67

PERRY COUNTY

CITY	LICENSEE		LICENSE NO.
Du Quoin	Heights Fin. Corp.	34 N. Division Street	618
	Personal Fin. Co.	109 E. Main Street	75
Pinkneyville	Personal Fin. Corp.	601 S. Main Street	142

RANDOLPH COUNTY

CITY	LICENSEE		LICENSE NO.
Sparta	Heights Fin. Corp.	North Town Center	607

RICHLAND COUNTY

CITY	LICENSEE		LICENSE NO.
Olney	Credithrift of America, Inc.	323 S. Whittle Avenue	959
	Personal Fin. Company	110 Whittle Avenue	240

ROCK ISLAND COUNTY

CITY	LICENSEE		LICENSE NO.
East Moline	Five Avco Fin. Serv., Inc.	4139 Kennedy Drive	623
Moline	Associates Cons. Fin. Co.	1569 Blackhawk Road	542
	Beneficial Illinois, Inc.	3614 23rd Avenue	274
	Credithrift of America, Inc.	3401 16th Street	956
	Household Fin. Corp. III	1622 Fifth Avenue	504
	Illinois Morris Plan	2350 41st St., Suite 3	452
	ITT Fin. Services	4510 41st St., Suite 10	238
	Norwest Fin. Ill., Inc.	4317 23rd Avenue	453
	Security Pacific Fin. Corp.	1531 47th Avenue	317
Rock Island	Credithrift of America, Inc.	3725 Blackhawk Road	963
	Fleet Finance, Inc.	4709 44th Street	41
	Heights Fin. Corp.	323 18th Street	470
	Norwest Fin. Illinois, Inc.	3416 Blackhawk Road	454

SALINE COUNTY

CITY	LICENSEE		LICENSE NO.
Harrisburg	Credithrift of America, Inc.	Suite 15, Parker Shop. Center	947

CITY	LICENSEE		LICENSE NO.
	SALINE COUNTY		
Harrisburg	Personal Fin. Company	22 S. Main Street	306
	SANGAMON COUNTY		
Springfield	Associates Fin., Inc.	1235 S. 8th Street	172
	Beneficial Illinois, Inc.	2 Drawbridge Road	900
	C.I.T. Fin. Services, Inc.	2387 W. Monroe Street	346
	Chrysler First Fin. Serv. Corp.	820 S. Ninth Street	687
	Commercial Credit Loans, Inc.	1750 Wabash Avenue	100
	Credithrift of America, Inc.	212 S. Grand Ave. East	935
	Eagle Fin. Company	321 S. Sixth Street	44
	Heights Fin. Corp.	1818 S. Stevenson Drive	365
	Household Fin. Corp. III	3067 S. 31st Street	722
	Huffman Fin. Co.	424 E. Monroe	749
	ITT Fin. Services	2460 Wabash Avenue	763
	ITT Fin. Services	2945 Clear Lake Ave.	372
	Norwest Fin. Ill., Inc.	2476 Wabash Avenue	6
	Royal Fin. Co. of America	1600 S. Dirksen Parkway	64
	SHELBY COUNTY		
Shelbyville	Personal Fin. Co.	145 East Main Street	97
	ST CLAIR COUNTY		
Belleville	Arch Finance Co.	9400 W. Main Street	586
	Associates Cons. Fin. Co.	40 Country Club Plaza	908
	C.I.T. Fin. Serv., Inc.	6401 "F" W. Main	364
	Credithrift of America, Inc.	Bellevue Pk. Plaza Shop. Cntr.	381
	Household Fin. Corp. III	221 E. Main Street	285
	Mercury Fin. Co. of Ill.	1505 Scott Drive	128
Cahokia	Norwest Fin. Ill., Inc.	1647 Camp Jackson Road	324
East St. Louis	City Loan Co.	327 Missouri Ave.	496
	Illinois Accep. Company	327 Missouri Ave.	190
Fairview Heights	Associates Cons. Fin. Co.	704 Lincoln Highway	550
	Beneficial Illinois, Inc.	20 Crossroad Centre	116
	Fidelity Fin. Services, Inc.	10314 Lincoln Trail	112
	Norwest Fin. Ill., Inc.	714 Lincoln Highway	831
	Transamerica Fin. Services	#6 Executive Drive	108
	STEPHENSON COUNTY		
Freeport	Five Avco Fin. Serv., Inc.	322 N. Park Blvd.	65
	Household Fin. Corp. III	1251 W. Galena Ave.	390
	Mellon Fin. Services Corp.	6 E. Stephenson St.	24
	TAZEWELL COUNTY		
Pekin	Credithrift of America, Inc.	524½ Court Street	733
	Heights Fin. Corp.	1418 N. 8th Street	982
	Personal Fin. Company	402 Court Street	106

CITY	LICENSEE		LICENSE NO.
	UNION COUNTY		
Anna	Credithrift of America, Inc.	322 S. Main Street	940
	VERMILION COUNTY		
Danville	Commercial Credit Loans, Inc.	21 W. Harrison Street	114
	Credithrift of America, Inc.	2830 N. Vermilion Street	867
	Heights Finance Corp.	3124 N. Vermilion Street	403
	ITT Fin. Services	423 Gilbert	491
	Personal Finance Company	Unit B Holiday Sq. 11 Shop. Cntr.	498
Westville	Personal Finance Company	102 S. State Street	79
	WABASH COUNTY		
Mt. Carmel	Credithrift of America, Inc.	730 Market Street	986
	WAYNE COUNTY		
Fairfield	Personal Finance Company	111 E. Main Street	451
	WHITE COUNTY		
Carmi	Carmi Downstate Loan Company	207 E. Main Street	251
	WHITESIDE COUNTY		
Rock Falls	Credithrift of America, Inc.	611 S. First Avenue	902
Sterling	Five Avco Fin. Serv., Inc.	2313 E. Lincolnway	442
	Heights Fin. Corp.	2321 E. Lincolnway	624
	Household Fin. Corp. III	20 E. Third Street	150
	WILL COUNTY		
Bolingbrook	Five Avco Fin. Serv., Inc.	Bolingbrook Quadrangle	393
	General Finance Corp. of Ill.	427 N. Bolingbrook Drive	148
	Household Fin. Corp. III	116 Bolingbrook DRive	573
Joliet	Beneficial Illinois, Inc.	3111 W. Jefferson Street	280
	C.I.T. Fin. Serv., Inc.	2222 Plainfield Road	420
	Commercial Credit Loans, Inc.	2357 A Plainfield Road	353
	Credithrift of America, Inc.	1110 W. Jefferson St.	576
	General Fin. Corp. of Ill.	203 North Scott	39
	General Fin. Corp. of Ill.	37 E. Cass Street	188
	General Fin. Corp. of Ill.	2116 W. Jefferson	398
	Household Fin. Corp. III	2233 W. Jefferson Street	92
	ITT Fin. Services	Larkin & Route 30 #C 2	335
	Monthco Premium Service Co.	81 N. Chicago Street	161
	Norwest Fin. Ill., Inc.	121 Springfield Avenue	313
	Personal Fin. Company	1020 W. Jefferson Street	637
	Rooney Fin. Corp. of Will County	50 Uno Circle	773
Lockport	Personal Finance Company	854 N. State Street	641
Wilmington	Personal Finance Company	Unit #4 Winchester Green Ctr.	758

CITY	LICENSEE		LICENSE NO.
	WILLIAMSON COUNTY		
Herrin	Credithrift of America, Inc.	3 North Park Avenue	948
	Personal Finance Company	108 W. Cherry Street	231
Marion	Credithrift of America, Inc.	Lincoln Sq., Rt. 13 West	954
	Heights Fin. Corp.	1108 F N. Carbon Street	3
	Personal Fin. Company	1117 N. Carbon Street	658
	WINNEBAGO COUNTY		
Loves Park	Credithrift of America, Inc.	6412 N. Second Street	953
	Five Avco Fin. Serv., Inc.	6127 N. Second Street	431
	Heights Fin. Corp.	5455 N. Second Street	432
Rockford	Associates Cons. Fin. Co.	3502 E. State Street	762
	Beneficial Illinois, Inc.	3806 E. State Street	85
	C.I.T. Fin. Serv., Inc.	4221 E. State Street	345
	Commercial Mrtge. & Fin. Co.	115 7th Street	263
	Credithrift of America, Inc.	3006 Charles Street	863
	Fleet Finance, Inc.	2222 E. State Street	22
	General Finance Corp. of Ill.	231 N. Church Street	183
	General Finance Corp. of Ill.	4223 E. State Street	591
	Heights Fin. Corp.	4010 E. State Street	488
	Household Fin. Corp. III	2410 S. Alpine Road	761
	Illinois Finance Serv., Inc.	4415 Harrison Avenue	196
	ITT Fin. Services	4766 E. State Street	422
	ITT Fin. Services	3219 N. Main Street	197
	Life Consumer of America, Inc.	202 West State Street	228
	Norwest Fin. Ill., Inc.	4437 E. State Street	455
	Transamerica Fin. Service	1639 N. Alpine Road	304

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY86 LICENSEES

SALES FINANCE AGENCY ACT

SALES FINANCE AGENCY ACT

CITY	LICENSEE		LICENSE NO.
	CHAMPAIGN COUNTY		
Champaign	Bencharge	1912 C Round Barn Road	101
	CLARK COUNTY		
Marshall	Ford Motor Credit Company	513 Locust	334
	COLES COUNTY		
Mattoon	A A Finance Corporation	117 S. 19th Street	12
	COOK COUNTY		
Arlington Hgts.	AM Credit Corporation	125 S. Wilke Road	89
	Chrysler Credit Corporation	125 S. Wilke Road	247
	Household Retail	2400 E. Oakton	115
	Mid City Finance Corporation	125 W. Boeger Drive	197
	VW Credit, Inc.	125 S. Wilke Road	24
Barrington	General Electric Credit Corp.	1250 Grove Street	22
Bridgeview	Chicago Commerce Accept. Corp.	8020 S. Harlem Avenue	204
Calumet City	AM Credit Corporation	1600 167th Street	88
	Chrysler Credit Corporation	1600 167th Street	255
	VW Credit, Inc.	1600 167th Street	25
Calumet Park	Home Owners Security Corp.	1252 W. 127th Street	223
Chicago	Barclay Financial Corporation	4801 W. Cullom Ave.	177
	Bell & Howell Acceptance Corp.	7100 McCormick Road	401
	Bencharge	4012 W. 79th Street	49
	Benks Auto Finance, Inc.	3601 W. Devon Ave.	135
	C.I.T. Financial Serv. Corp.	6160 N. Cicero Ave.	5
	C.I.T. Financial Serv. Corp.	4355 S. Kedzie Avenue	7
	Cadillac Acceptance Co., Inc.	1233 N. Wells Street	153
	Central Credit Corporation	2737 W. 59th Street	39
	Chicago Acceptance Corporation	3100 W. Peterson	148
	Chicago Executive Fin. Corp.	3535 N. Western Ave.	71
	Dartmouth Plan, Inc.	6200 N. Hiawatha Street	60
	Delta Acceptance, Inc.	2112 N. Cicero Ave.	205
	Denton Credit Company	3223 W. Irving Park Road	147
	Donald Insurance & Fin. Corp.	4501 W. Irving Park Road	274
	Excel Insurance Agency, Inc.	9220 S. Ashland Ave.	313
	G.O.I. Corporation	6750 W. Grand Ave.	16
	Gateway Acceptance	3100 W. Peterson Ave.	80
	Health Spa Finance, Inc.	200 W. Monroe Street	328
	Heller Retail Credit Serv., Inc.	105 W. Adams Street	41
	HMI Credit Corporation	105 W. Adams Street	124
	Imperial Finance Corporation	2112 N. Cicero Ave.	2
	ITF Company	5522 W. North Avenue	214
	Jaybee Acceptance Corporation	2405 W. Lawrence Ave.	141
	Kenneth Acceptance Corporation	2945 N. Milwaukee Ave.	137

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Chicago	Lincoln Investment Corporation	8244 Lehigh Ave.	210
	Lowell Finance Corporation	4334 W. Irving Park Road	136
	Major Motor Supply Company	1000 W. 63rd Street	130
	Mid Town Insurance Agency, Inc.	1233 N. Wells Street	154
	Midland Finance Company	7541 N. Western Avenue	51
	Nationwide Cassel Corporation	3435 N. Cicero Ave.	21
	Nationwide Commercial Corp.	3435 N. Cicero Ave.	19
	North State Acceptance Corp.	5757 N. Lincoln Ave.	343
	Overland Bond & Investment Corp.	4701 W. Fullerton	76
	RKO Finance, Inc.	3845 W. North Avenue	192
	Star Acceptance, Ltd.	3525 W. Peterson Ave.	258
	Stony Finance Corporation	825 W. 63rd Street	342
	Turner Acceptance Corporation	4450 N. Western Ave.	398
	Twin Acceptance Co., Inc.	4124 N. Western Ave.	200
	Valley Acceptance Corp.	4135 N. Western Ave.	20
	World Book, Inc.	510 Merchandise Mart Plaza	35
Chicago Heights	F. A. C.	2005 East End Avenue	63
Chicago Ridge	Suburban Acceptance Co.	10830 S. Central Ave.	99
Des Plaines	Bencharge	617 W. Golf Road	91
	Guardian Finance Co., Inc.	815 Lee Street	104
Evanston	Old Fountain Square, Inc.	1212 Chicago Avenue	8
Evergreen Park	Star Finance, Inc.	9015 S. Kedzie Avenue	74
Forest Park	Joyce Acceptance Corp.	7652 W. Madison Street	262
Franklin Park	Pincor Credit Corporation	11600 W. King Street	52
Hickory Hills	C.I.T. Finance Serv. Corp.	8621 W. 95th Street	83
Hillside	AM Credit Corporation	4415 W. Harrison Street	81
	Chrysler Credit Corporation	4415 W. Harrison Street	131
	JRC Finance Company	4414 W. Roosevelt Road	75
	VW Credit, Inc.	4415 W. Harrison Street	23
Homewood	Bencharge	18119 Dixie Highway	121
La Grange	Toyota Motor Credit Corp.	650 Woodfield Drive	143
Lansing	Ford Motor Credit Company	2200 E. 170th Street	316
Lincolnwood	Matterhorn Corporation	7101 N. Lincoln Ave.	11
	Mercantile Systems, Inc.	7077 N. Lincoln Ave.	309
No. Riverside	United Acceptance Corporation	7222 W. Cermak Road	50
Oak Lawn	Bencharge	9600 S. Cicero Ave.	132
	First Republic	9313 S. Cicero Ave.	140
	General Motors Acceptance Corp.	5540 W. 111th Street	185
Olympia Fields	Harold Finance Company	2525 W. Lincoln Highway	42
Palatine	Bencharge	648 E. Northwest Highway	139
	Borg Warner	2401 Plum Grove Road	93
	Borg Warner	2401 Plum Grove Road	224
	C.I.T. Finance Serv. Corp.	825 E. Dundee Road	6
Park Ridge	Ford Motor Credit Company	444 N. Northwest Highway	62
	General Motors Acceptance Corp.	444 N. Northwest Highway	183
	Park Ridge Charge Central	3 S. Prospect Ave.	388
	Trans Acceptance Corporation	2500 W. Higgins Road	59
Rolling Meadows	Associates Leasing, Inc.	2550 East Golf Road	206
	General Electric Credit Corp.	Two Crossroads of Commerce	100
Roselle	Allis Chalmers Credit Corp.	675 E. Irving Park Road	310

COOK COUNTY

CITY	LICENSEE		LICENSE NO.
Schaumburg	Ameritech Credit Corporation	149 W. Central Road	164
	Bencharge	815 W. Higgins Road	145
	Borg Warner Acceptance Corp.	1305 E. Remington	123
	C.I.T. Finance Serv. Corp.	1221 E. Golf Road	34
	Citicorp Acceptance Co., Inc.	999 Plaza Drive - Woodfield	45
	General Motors Acceptance Corp.	2050 Algonquin Road	193
	International Harvester Credit	600 Woodfield	127
	Morse Robinson Company	Two Woodfield Lake	208
	Security Pacific Credit Corp.	Two Woodfield Lake	202
So. Barrington	Ford Motor Credit Corporation	33 W. Higgins Road	36
Tinley Park	Bencharge	17127 S. Harlem Avenue	149
	Commercial Credit Loans, Inc.	15957 S. Harlem Avenue	43
Wheeling	Wickes Credit Corporation	351 W. Dundee Road	385

DU PAGE COUNTY

CITY	LICENSEE		LICENSE NO.
Bensenville	Bencharge Credit Serv., Inc.	215 W. Grand Avenue	155
Downers Grove	Bencharge	1028 Curtiss Street	95
	Ford Motor Credit Company	1411 Opus Place	61
	General Electric Credit Corp.	1013 Butterfield Road	70
	International Harvester	1315 Butterfield Road	128
	Waterbed Credit Corporation	44 Ogden Avenue	199
Elmhurst	Bencharge	193 N. York Road	109
Glendale Heights	C.I.T. Finance Serv. Corp.	2182 Gladstone Ct.	201
	C.I.T. Finance Serv. Corp.	2182 Gladstone Ct.	78
Hinsdale	Commodore Finance Serv. Corp.	911 N. Elm Street	176
	Marco Finance Serv. Company	911 N. Elm Street	181
Lombard	Du Page Acceptance Corp.	21 W. 550 North Ave.	47
	J. I. Case Company	1919 S. Highland Ave.	79
	J. I. Case Credit Corp.	1919 S. Highland Ave.	1
	Montgomery Ward & Co., Inc.	100 C Yorktown Center	215
	Union Mortgage Company, Inc.	2 East 22nd Street	103
Oak Brook	Bencharge	1010 Jorie Blvd.	157
	General Motors Acceptance Corp.	2222 Kensington Court	190
	Money Market Finance Company	800 Enterprise Drive	29
Oak Brook Terr.	General Motors Acceptance Corp.	1 South 450 Summit Ave.	44
Villa Park	C.I.T. Finance Serv., Inc.	126 W. Roosevelt Road	9
Westmont	Mercury Marine Acceptance Corp.	999 Oakmont Plaza Drive	17

JACKSON COUNTY

CITY	LICENSEE		LICENSE NO.
Carbondale	General Motors Acceptance Corp.	1110 Cedar Court	186
	Maps Corporation	Reed Station Rd. & Hwy. 13 East	171

KANE COUNTY

CITY	LICENSEE		LICENSE NO.
Aurora	Bencharge Credit Serv., Inc.	347 E. Indian Trail	156
	E Z Financial Corporation	1515 E. New York	67
Elgin	Bencharge	75 Market Street	106
	U.C.A.C., Inc.	1341 Dundee Avenue	15

CITY	LICENSEE		LICENSE NO.
	KANKAKEE COUNTY		
Kankakee	McBroom Cadillac AMC	830 S. Main Street	133
	KNOX COUNTY		
Galesburg	Bencharge	108 E. Main Street	119
	LAKE COUNTY		
Barrington	BMW Credit Corporation	1250 Grove Avenue	151
	BMW Credit Corporation	600 Hart Road	118
	Home Furnishings Acceptance Corp.	1455 S. Barrington Road	4
	General Electric Credit Corp.	1250 S. Grove Avenue	22
Deerfield	Borg Warner Acceptance Corp.	104 W. Wilmot Road	108
	Deutsche Credit Corp.	2333 Waukegan Road	110
	General Motors Acceptance Corp.	707 Lake Cook Road	112
Highland Park	Dearborn Acceptance Company	508 Central Avenue	138
Ingleside	U. S. Vacation Resorts, Inc.	26303 W. Highway 134	30
Libertyville	Bencharge	703 N. Milwaukee Ave.	125
Waukegan	Bencharge	335 S. Green Bay Road	150
	LASALLE COUNTY		
Leland	U. S. Vacation Resort, Inc.	4611 E. 22nd Road	163
Ottawa	Bencharge	108 W. Madison Street	134
	MACON COUNTY		
Decatur	General Motors Acceptance Corp.	440 N. Monroe	184
	MADISON COUNTY		
Edwardsville	Security Credit Corporation	121 Hillsboro Ave.	236
	MCLEAN COUNTY		
Bloomington	Dometic Credit Corporation	1201 E. Bell Street	169
	PEORIA COUNTY		
Peoria	Bencharge	3927 N. University	142
	C.I.T. Finance Serv. Corp.	4507 N. Sterling Ave.	94
	International Harvester Credit	1700 W. Luthy Drive	126
	Peoria Acceptance Corporation	2800 W. Farmington Road	360
	RICHLAND COUNTY		
Olney	H & H Finance Company	528 S. Whittle Ave.	323
	ROCK ISLAND COUNTY		
East Moline	John Deere Company of Moline	1400 13th Street	55

CITY	LICENSEE		LICENSE NO.
	ROCK ISLAND COUNTY		
Moline	Bencharge	3614 23rd Avenue	129
	General Motors Acceptance Corp.	3440 38th Avenue	194
	SANGAMON COUNTY		
Springfield	Bencharge	2 Drawbridge Road	146
	C.I.T. Finance Serv.	2387 W. Monroe Street	97
	Mercury Marine Acceptance Corp.	820 S. 9th Street	84
	Young's Finance Serv., Inc.	424 E. Monroe Street	73
	ST CLAIR COUNTY		
Belleville	C.I.T. Financial Serv. Corp.	6401 "F" West Main	87
East St. Louis	Miller Senate Finance Company	327 Missouri Avenue	178
Fairview Heights	Bencharge	20 Crossroads Center	116
	WILL COUNTY		
Joliet	Bencharge	3111 W. Jefferson	54
	C.I.T. Finance Serv. Corp.	2222 Plainfield Road	48
	General Motors Acceptance Corp.	260 N. Larkin Ave.	188
Plainfield	Crest Acceptance Company	23011 W. Lincoln Highway	292
	WINNEBAGO COUNTY		
Durand	U. S. Vacation Resorts, Inc.	9938 W. Winslow Road	162
Rockford	Bencharge	3806 E. State Street	144
	C.I.T. Finance Serv. Corp.	4221 E. State Street	96
	Transamerica Financial Serv.	1639 N. Alpine Road	304

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY86 LICENSEES
SALES FINANCE AGENCY ACT

OUT-OF-STATE

SALES FINANCE AGENCY ACT

Out-of-State Licensees

CITY	LICENSEE		LICENSE NO.
	CALIFORNIA		
Irvine	Mitsubishi Acceptance Corp.	18662 MacArthur Blvd.	98
	COLORADO		
Englewood	Citicorp Acceptance Corp.	7100 E. Belleview	203
	DELAWARE		
Wilmington	Whirlpool Acceptance Corp.	262 Quigley Road	180
	GEORGIA		
Atlanta	General Electric Credit Corp.	#2 Corporate Square	389
	INDIANA		
Evansville	AM Credit Corporation	4900 Shamrock Dr., Suite 102	90
	Chrysler Credit Corporation	4900 Shamrock Dr., Suite 102	254
	VW Credit Corporation	4900 Shamrock Dr., Suite 102	26
Highland	Norwest Financial Ill., Inc.	8349 Indianapolis Blvd.	40
Indianapolis	AM Credit Corporation	9247 N. Meridian Street	82
	Borg Warner Acceptance, Inc.	2441 Production Drive	384
	Chrysler Credit Corporation	9247 N. Meridian Street	326
	Green Tree Acceptance, Inc.	9245 N. Meridian Street	18
	Paramount Acceptance Corp.	2415 E. 72nd Street, Suite "A"	174
	VW Credit, Inc.	9247 N. Meridian Street	27
	World Financial Network, Inc.	2300 Southeastern Avenue	3
Merrillville	Norwest Financial Services	100 E. 80th Place	53
	IOWA		
Bettendorf	Ford Motor Credit Company	2535 Tech. Dr., Commerce Exch.	64
	Green Tree Acceptance, Inc.	2435 East Kimberly Road	14
Des Moines	AM Credit Corporation	4685 Merle Hay Rd., Suite 206	86
	Chrysler Credit Corporation	4685 Merle Hay Rd., Suite 206	314
	VW Credit Corporation	4685 Merle Hay Rd., Suite 206	28
Dubuque	Norwest Financial Services	2600 Dodge Street	57
Keokuk	Norwest Financial Ill., Inc.	300 Main	37
Mediapolis	Gronow, Ltd.	Highway #61 South	159
	KANSAS		
Overland Park	Borg Warner Corporation	6800 College Blvd., Suite 235	320

CITY	LICENSEE		LICENSE NO.
KENTUCKY			
Henderson	Ford Motor Credit Company	319½ 8th Street	66
Paducah	Barclays American/Fin. of Kentucky	405 Broadway, P.O. Box 745	105
MARYLAND			
Baltimore	Commercial Credit Company	300 St. Paul Place, 8th Fl.	43
MICHIGAN			
Dearborn Heights	Vernick Finance Company	23801 W. Warren	209
Fraser	Kearney Credit, Inc.	16950 Masonic Blvd.	92
Grand Rapids	Foremost Financial Serv. Corp.	5800 Foremost Drive, S.E.	117
MINNESOTA			
Minneapolis	Curtiss Financial Corp.	2201 Florida Ave. South	13
MISSOURI			
Cape Girardeau	Ford Motor Credit Company	2851 Independence	65
Creve Coeur	Citicorp Acceptance Company	12755 Olive Street Road	102
Earth City	Ford Motor Credit Company	4203 Earth City Expressway	68
	Green Tree Acceptance, Inc.	502 Earth City Expressway	107
St. Louis	AM Credit Corporation	1807 Park 270 Drive	85
	Chrysler Credit Corporation	1807 Park 270 Drive	248
	Citicorp Acceptance Co., Inc.	666 70 Mason Ridge Center Dr.	207
	General Motors Acceptance Corp.	10199 Woodfield Lane	196
	VW Credit Corporation	1807 Park 270 Drive	38
St. Peters	All Valley Acceptance Co.	1 Mid Rivers Drive	173
NEW YORK			
Buffalo	Marine Midland Auto. Fin. Corp.	One Marine Midland Center	212
Elmsford	Gramatan Investors Corp.	45 Knollwood Road	69
Lake Success	North Eastern Holding Co. of Ill.	1 Hollow Lane, Room 316	56
NORTH CAROLINA			
Pineville	General Electric Credit Corp.	11121 Carmel Commons Blvd.	10
OHIO			
Canton	General Electric Credit Corp.	4875 Higbee Avenue	318
	General Electric Credit Corp.	4875 Higbee Avenue	317
Cincinnati	General Electric Credit Corp.	4010 Executive Park Drive	113
Columbus	Banc One Credit Corporation	5025 Arlington Center Blvd.	191
	Citicorp Acceptance Co., Inc.	2550 Corporate Exchange Drive	213
Independence	Chemical Financial Corp.	4700 Rockside Road, Suite 540	175
Wooster	Fair Finance Company	100 Public Square, P.O.Box 259	158

CITY	LICENSEE		LICENSE NO.
	RHODE ISLAND		
Smithfield	General Electric Credit Corp.	2 Thurber Blvd.	114
	TENNESSEE		
Nashville	Colwell Mortgage Corp.	301 S. Perimeter Park Drive	32
	WISCONSIN		
Madison	General Motors Acceptance Corp.	6601 Grand Teton Plaza	195
West Bend	Dart & Kraft	400 W. Washington Street	161

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY86 LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

ROSTER OF LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

CITY	LICENSEE		LICENSE NO.
	CHAMPAIGN COUNTY		
Homer	Barchryst Fin. Consultants	111 S. Main Street	C-17
	COOK COUNTY		
Chicago Heights	Budget Plan	195 Joe Orr Road	C-10
Skokie	Security Enterprises	8016 N. Lincoln Ave.	C- 8
	KANKAKEE COUNTY		
Kankakee	Cab Services, Inc.	105 East Court Street	C- 4
	LAKE COUNTY		
Waukegan	National Budget Counselors	2835 Belvidere Road	C-31
Wildwood	Financial Counselors	33300 Greentree Road	C-21
	LASALLE COUNTY		
Streator	American Counseling Service	115 Armory Court	C-12
	LOGAN COUNTY		
Lincoln	Kennedy's Budget Counselors	320 Clinton Street	C- 5
	MACON COUNTY		
Decatur	Decatur Budget Counselors	124 S. Main Street	C- 3
	MCLEAN COUNTY		
Bloomington	Budget Counselors	511 East Grove Street	C-14
	STEPHENSON COUNTY		
Freeport	J. F. Twigg Accounting Services	1006 S. Locust	C- 6
	WILL COUNTY		
Joliet	Joliet Budget Advisors, Inc.	58 North Chicago Street	C-18
	WILLIAMSON COUNTY		
Marion	Area Budget Counselors	301 North Van Buren	C- 7

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY86 LICENSEES
FOREIGN EXCHANGE

FOREIGN EXCHANGE ACT

CITY	LICENSEE		LICENSE NO.
	ILLINOIS		
Chicago	Deak Perara	17 N. Dearborn	55
	Phillipine Foreign Exchange	4415 N. Clark	59
	Traveller's Card & Services	4416 N. Clark	60
Norridge	World's Moody Exchange	7912-B West Lawrence	61
	NEW JERSEY		
Princeton	Thomas Cook, Inc.	3 Independence Way	51
	NEW YORK		
New York	American Express Company	World Financial Center	50
	Pekao Trading Company	470 Park Avenue	53

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY86 LICENSEES
SAFE DEPOSIT

SAFE DEPOSIT ACT

CITY	LICENSEE		LICENSE NO.
	CHAMPAIGN COUNTY		
Champaign	Rankin Safety Deposit Vaults	7 Taylor Street	6
	COOK COUNTY		
Chicago	Brom Realty Company	1857 West 51st Street	140
	Core Data, Inc.	One East Wacker	12
	Fairview Realty & Ins. Agency	2729 West Cermak	3
	Pulaski Safety Deposit Box Co.	3154-56 South Morgan Street	2
	Charles Ringer Safety Vault Co.	7915 South Exchange Ave.	88
	J. A. Sierocwski Safe Deposit Co.	3960 West 26th Street	30
	Wacker Drive Safe Deposit Co.	20 North Wacker Drive	4
Cicero	Sabota-Jaros Agency & Loan	5823 W. Roosevelt Road	58
Des Plaines	Security Storage Corp.	733 Lee Street	183
Matteson	Camp Associates	3610 West 216th Street	100
	DU PAGE COUNTY		
Lombard	National Security Vault Co.	555 East Butterfield Road	5
	LASALLE COUNTY		
Ottawa	Glass Workers Credit Union	Jefferson at Chestnut	10
	MADISON COUNTY		
Wood River	Shellwood River Fed. Credit Union	203 South 6th Street	9
	WINNEBAGO COUNTY		
Rockford	Northern Illinois Credit Union	5959 East State Street	8
	Security Safe Deposit Corp.	115 Seventh Street	11

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY86 LICENSEES
SALE OF EXCHANGE

SALE OF EXCHANGE ACT

CITY	LICENSEE		LICENSE NO.
	CALIFORNIA		
San Francisco	B. A. Cheque Corp.	201 Mission Street	13
	Bank America Corp.	555 California Street	12
	ILLINOIS		
Chicago	Citicorp Services	Citicorp Plaza	10
	MINNESOTA		
Minneapolis	Travelers Express Company	5075 Wayzata Blvd.	2
	MISSOURI		
St. Louis	Boatmen's Bancshares, Inc.	100 N. Broadway	8
	NEW JERSEY		
Princeton	Thomas Cook, Inc.	3 Independence Way	5
	NEW YORK		
New York	American Express Travel Related Services Company	World Financial Center	6
	Chase Manhattan Corp.	123 Williams Street	17
	Citicorp	399 Park Avenue	11
	TEXAS		
Dallas	Republic Money Orders	1500 Diamond Shamrock	3

SALE OF EXCHANGE LICENSEES - FOREIGN

CITY	LICENSEE		LICENSE NO.
	ENGLAND		
Brighton	Travelers Cheque Assoc.	154 Edwards Street	7
	FRANCE		
Paris	Societe Francaise Cheque Re Voyage	19/29 Rue du Capitaine	4

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY86 LICENSEES
TITLE INSURANCE COMPANIES

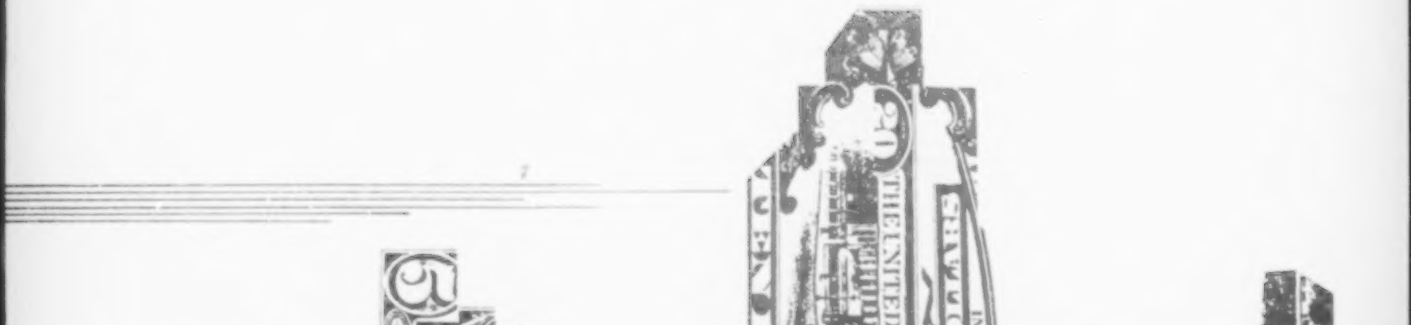
CERTIFIED IN ILLINOIS

INSURANCE OF TITLES TO REAL ESTATE ACT

TITLE INSURANCE COMPANIES CERTIFIED IN ILLINOIS

CITY	COMPANY	
	CALIFORNIA	
Los Angeles	Ticor of California	6300 Wilshire Blvd.
	Ticor Title Insurance Co.	6300 Wilshire Blvd.
Panorama City	Safeco Title Insurance Co.	13640 Roscoe Blvd.
San Francisco	Transamerica Title Insurance Co.	600 Montgomery Street
Santa Ana	First American Title	114 East Fifth Street
	FLORIDA	
Miami	American Title Insurance Co.	1101 Brickell Avenue
	ILLINOIS	
Champaign	Attorney's Title Guaranty Fund Co.	2408 Windsor Place
Chicago	Chicago Title Insurance Co.	111 N. Canal
	Chicago Title & Trust Co.	111 N. Canal
Woodstock	McHenry County Title Insurance	101 North Throop Street
	MICHIGAN	
Troy	First American Title Company of Mid America	1850 W. Big Beaver Road
	MINNESOTA	
Edina	Universal Title Insurance	5776 Lincoln Drive
Minneapolis	Title Insurance Co. of Minnesota	400 Second Avenue
	NEW YORK	
New York	Title USA Insurance Corp. of N.Y.	120 Broadway
	NORTH CAROLINA	
Chapel Hill	Investors Title Company	137 E. Rosemary Street
	PENNSYLVANIA	
Philadelphia	Commonwealth Land Title Ins. Co.	8 Penn Center
	TEXAS	
Houston	Stewart Title Guaranty Co.	2200 West Loop South
	VIRGINIA	
Richmond	Lawyers Title Insurance Corp.	P. O. Box 27561

CREDIT UNION DIVISION


THE UNITED STATES OF AMERICA
IN GOD WE TRUST
UNITED STATES
TWENTY DO

CREDIT UNION DIVISION
ANNUAL REPORT
FISCAL YEAR ENDING JUNE 30, 1986

SUPERVISORY RESPONSIBILITIES

The Credit Union Division is responsible for enforcement of the Illinois Credit Union Act to ensure the safety and soundness of the over $3.9 billion that 1.5 million Illinois citizens have on deposit at their credit unions.

The Act requires the annual examination of each credit union's books and records by either the Department of Financial Institutions or a CPA approved by the Department. In Fiscal Year 1986, approximately 50.5% of the active credit unions received their annual examination from the State with the remaining 49.5% having their annual examination completed by a CPA.

All examinations, upon completion, are forwarded to the Department for review, followed by each credit union Board of Directors receiving a letter addressing any areas of concern or problem areas identified in the examination as requiring attention.

In addition to the examination responsibilities, the Division supervises the merger and liquidation of credit unions; is empowered to issue Orders of Cease and Desist; Suspension and Removal of Officers and Directors under certain circumstances; and approves all amendments to Articles of Incorporation and By-Laws of a credit union.

By February 1 of each year, each credit union must file an annual report of their financial statement with the Department. A compilation of the data from these year-end reports provides the basis for the financial statistics reported here.

CREDIT UNION ADVISORY BOARD

The Credit Union Advisory Board has played an important role in helping the Division carry out its responsibilities by consulting with, advising, and making recommendations to the Governor and to the Director on matters pertaining to credit unions. Their meetings are open to the public and provide a necessary and very useful forum for the discussion of topics and policies affecting all credit unions. The Board consists of seven persons with credit union experience who are appointed by the Governor.

THE COSTS AND REVENUES OF THE DIVISION'S EXAMINATION ACTIVITY

During the past five years, using the resources provided by the General Assembly, the Department has successfully accomplished its statutory responsibilities, improved its programs and reversed the Division's operating deficit. The accompanying Chart schedules the examination activity of the Division and details the revenues generated and expenditures incurred in accomplishing its responsibilities. The figures shown on the Chart take on added meaning when viewed within the framework of the following facts:

- An annual examination of every credit union is required by Statute. Due to the size of the Division's examination staff, the examination of each credit union could not be done annually by Divisional staff. To accomplish the statutory requirements, CPA firms are approved by the Division and hired by the credit unions to conduct their annual examinations.

- The Division charges the credit unions for the annual examination it conducts based upon an examination fee schedule unchanged since 1974. The fee is based upon asset size and increases as the size of the credit union increases.

- The Division continues to conduct the great majority of the examinations of credit unions under $500,000 in assets. The fees generated by the examinations do not usually cover the costs of the examinations.

- A shift in the use of the examination staff from the surprise examination program to the annual examination program has gradually been made to place priority on the use of the limited staff on the more in-depth examinations.

- A decline in the number of the examination staff has limited the ability of the Division to generate sufficient examination revenue to offset increasing costs. This has been addressed to a certain extent through the April 1, 1983 implementation of a fee for surprise examinations. Declining examination fee revenue was also offset in part as a side benefit to a shift in having the Division's staff conduct examinations of larger credit unions.

- To give the Division clearer insight into the operating environments of credit unions of all sizes, the Division's staff began examining credit unions of larger asset size. This has resulted in the Division gaining a better grasp of the issues and problems faced by the credit unions it regulates. While the time spent examining the larger credit unions has reduced the number of credit unions the staff is able to examine, the larger examination fees have helped increase the revenue to offset the Division's costs.

- Both the retirement and the loss of experienced staff to other job offers has hampered the Division's ability recently to conduct as many examinations of credit unions and those of larger credit unions as has been done in the past. As training and experience are gained, a resumption of this activity will occur and has occurred in 1986 to a certain degree.

FISCAL INFORMATION
FOR THE YEARS ENDING JUNE 30

	1981	1982	1983	1984	1985	1986
Number of Examiners	19	17	16	13	13	15
Number of Credit Unions	1017	943	899	866	841	825
Number of Annual Exams Conducted by Department	562	574	485	436	374	408
Number of Surprise Exams Conducted by Department	691	356	314	146	208	186
Revenue:						
Annual Examination Fees	$261.8	$284.1	$220.9	$251.3	$194.4	$274.8
Surprise Examination Fees	--	--	7.6	24.6	50.4	41.0
Supervision Fees	425.8	427.4	440.0	460.5	467.9	496.8
Miscellaneous Fees and Fines	16.8	25.2	25.2	22.2	22.9	22.2
TOTAL REVENUE	$704.4	$736.7	$693.7	$758.6	735.6	$834.8
Expenditures:						
Personal Services	$607.5	$601.1	$574.5	$531.7	$549.9	$631.2
Retirement	45.6	27.1	25.2	30.0	32.0	34.7
Social Security	28.3	29.9	29.6	27.7	31.2	38.9
Contractual Services	40.3	28.1	15.1	14.7	12.4	12.4
Travel	75.4	72.7	68.0	57.9	65.0	72.3
Commodities	2.6	3.5	3.5	3.7	4.2	3.9
Printing	5.7	4.4	4.1	4.7	4.6	5.8
Equipment	1.8	--	4.2	5.9	3.8	4.2
Refunds	--	--	.1	.9	.3	--
TOTAL EXPENDITURES	$807.2	$766.8	$724.3	$677.2	$703.4	$803.4
Revenue Over (Under) Expenses	($102.8)	($30.1)	($30.6)	$ 81.4	$ 32.2	$ 31.4

ADMINISTRATIVE ACTIONS

The Director of the Department of Financial Institutions is given both the authority and the responsibility, by Statute, to take administrative actions when violations of the law are found, insolvency is established or unsafe and unsound practices are discovered which will result in substantial financial loss or other damage to the interest of the membership. This action can take the following forms:

Form	Requires
Letter	Corrective action taken
Cease and Desist Order	Specific practices cease to be followed
Suspension or Removal of Individuals	One or more individuals leave their positions and cease involvement with any Illinois State-Chartered Credit Union
Suspension of Credit Union	Specific circumstances be corrected within a defined time frame with the possibility of certain restrictions on activities

The exercise of this authority and responsibility requires good judgement, assurance on the facts of the situation and timely action. The Department desires neither the role of the aggressive heavy-handed Regulator imposing its will and perspective on the credit unions nor the role of the timid Regulator reluctant to accept the responsibility of confronting apparent problem situations. Rather, the Department seeks to fulfill the role given by Statute of helping to ensure the safety and soundness of members' funds by addressing issues as they arise and dealing with them on an objective manner until the matters are resolved.

To provide insight into this process, the following examples of actions taken by the Department are described in the summaries below. The exact details, facts and circumstances have been altered to prevent the recognition of the individual cases.

Cease and Desist Orders

1. The annual examination report from a CPA firm was received by the Department but without the normal opinion letter. The CPA firm instead issued a disclaimer on the financial statements stating they could give no assurance on the accuracy of the figures due to the numerous unreconciled bookkeeping errors. Based upon this report and an on-site review by the Department's Examiner, a Cease and Desist Order was issued requiring: the Board bring the books and records to a reconciled condition through the use of a CPA firm or other competent help; the Board revise procedures

and/or obtain personnel capable of keeping the books and records reconciled from that time forward and the Supervisory Committee accept their responsibility of reviewing the operations to ensure this short-coming would not occur again.

The Board took the proper action in a timely manner resolving the problem discovered and allowing the annual examination report to be issued with an appropriate opinion.

2. A surprise examination conducted by the Department disclosed the credit union was lax in checking the eligibility requirements for membership and was therefore providing credit union services and making loans to non-members. In addition, it was learned they had opened an out-of-state branch office without notifying the Department or abiding by the reciprocity laws between the two states.

   After the issuance of the Cease and Desist Order, the branch office was closed and the membership procedures were revised. However, subsequent problems prompted the Board to present the membership with the option of voluntarily liquidating the credit union. The membership agreed and the credit union liquidated.

Suspension or Removal of Individuals

1. The credit union, placed under the reporting requirements of filing financial statements monthly with the Department because of their net loss position, was failing to file the reports with the Department on a timely basis. An Examiner was sent to determine the reason for non-compliance and also to review what progress was made in the lending and collection areas. The review resulted in a Cease and Desist Order due to the number of loan documentation exceptions discovered and the lack of approval on the refinancing of the President's loan.

   While the follow-up examination disclosed compliance with the Cease and Desist Order, a later examination disclosed a return to the lax lending and collection procedures, another unapproved refinancing of the President's loan, incomplete or missing loan applications and notes, poorly documented refinancing of delinquent loans and the updating of due dates on loans to hide delinquency. The findings pointed to a violation of the previous Cease and Desist Order and the use of unsafe and unsound lending and collection practices. In that the Board, Credit Committee, Supervisory Committee and Management Staff had all violated the Cease and Desist Order they had agreed to comply with in writing and were negligent in directing the accurate reporting and handling of the lending activity, the individuals of the Board, Credit and Supervisory Committees and the Management were removed from office.

A Manager-Trustee was appointed in their place to determine the true financial condition of the credit union, revise policies and procedures and organize operations to ensure the continued viability of the credit union for the membership. The Manager-Trustee uncovered, over the next three months, large numbers of loss loans, missing funds due to the unusual practice of encouraging cash transactions and numbers of missing records disclosing improper collection activities structured to personally benefit the President at the expense of the members.

The above discoveries resulted in losses causing the impairment of the credit union. However, through the assistance provided by the Share Insurer, the credit union was able to continue its operations, control was returned to a new Board of Directors and the membership retained the credit union they had participated in building.

Suspension of the Credit Union

1. Border-line insolvency, lack of progress despite repeated promises and assurances by the President and a history of concerns expressed about lending policies was the setting for the annual examination. The CPA firm, in conducting the examination, found there were loan losses sufficient to cause the insolvency of the credit union. An Order suspending the credit union was issued directing the Board to determine the alternatives available in correcting the deficiencies and continuing the operation of the credit union. The Board could not provide a plan of continuing operations, there were no credit unions found which were willing to merge with this credit union given the problems involved and, therefore, the credit union was placed into liquidation.

   Problems found which contributed to the failure of the credit union and made them an unattractive merger partner included:

   - Lack of separation between the credit union and the sponsor with regards to operations, location and personnel. Actions which should have been taken in the best interests of the credit union (denial of certain loans, collection actions, various expenses) were not taken due to the effect it would have on the sponsor's personnel and the credit union's subsidy from the sponsor.

   - The use by the President of the credit union as a power base within the sponsor company.

   - Loans made more on the basis of character than on valid objective criteria.

   - Following the practice of blaming the problems of the credit union on the economy, the sponsor and the bankruptcy laws rather than addressing the problems, developing solutions and taking actions to overcome the problems.

- Loans to relatives without valid loan documentation and proper collection effort.
- Improper commercial loans.
- Splitting the commission on sales of insurance to members with a disreputable broker.

These four summaries are only condensed versions of the sixteen Administrative Actions taken over the past year. They represent failures, for the most part, of individuals to fully understand, accept and carry out their responsibilities as Directors, Committee Members and Staff. It is the hope of the Department, in presenting this information, to accomplish three things:

1. Encourage those who do not have a clear grasp of their responsibilities within their credit union to seek education and advice from their trade association, other credit unions and the Department.
2. Provide assurance to members that the Department's purpose is to work with credit unions to prevent the above situations, but if necessary, will take the required actions to resolve the problems on the members' behalf.
3. Make it known that though the Department took the required Administrative Action sixteen times in the past year, there were approximately 800 credit unions operating in such a fine manner that no Departmental action was required.

CREDIT UNION LEGISLATION

There were four bills passed by the Legislature during the 1986 session which generated a good bit of discussion among credit unions.

Senate Bill #525 was amended to include check hold provisions requiring, in general, a maximum of a one day hold on government checks, a four day hold on in-state checks and a seven day hold on out-of-state checks.

Senate Bill #957 addressed the issue of pursuing the third party to a check versus the writer of the check.

Senate Bill #1855 was amended to revise the language in the Credit Union Act concerning fidelity bonds and credit union service organizations, both issues raised by the Joint Committee on Administrative Rules.

House Bill #787 effectively limits the sale of cars by rental companies to a 10 to 15 mile radius from their company locations.

There were two major concerns addressed this past session which did not result in the passage of legislation:

- On both the State and Federal level, interest rate cap bills were proposed which would set maximum interest rates for credit card programs and revolving lines of credit. Passage of such a bill could impact the availability of credit card services and largely eliminate open-end lending.

- The tax exempt status of credit unions on the Federal level was retained amidst efforts to generate additional revenue to balance the Federal budget.

FINANCIAL REVIEW

The news of the advantages of credit union membership is spreading at an increasing rate. Two years ago growth in membership was almost non-existent, only .1%. Last year the growth rate increased to 4.2%. This year the growth rate moved all the way up to 7.1%.

This membership growth was one of the reasons for the tremendous growth in assets (27.7%) and shares (25.0%). Loans continued to grow but at a slower rate of 10.4%. With the growth rate of shares more than twice that of loans, it is no surprise the loan-to-share ratio fell from 60.4% to 53.3%.

Concerns have been expressed by many on the resulting excess of shares over loans and how to increase loans and also wisely invest these funds to cover the cost of the shares. With declining investment yields and increasing dividend costs, credit unions are finding it harder to cover all their expenses and meet statutory reserve requirements. These concerns were documented by the year-end data revealing one of every five credit unions incurred a loss this past year after providing for reserve requirements.

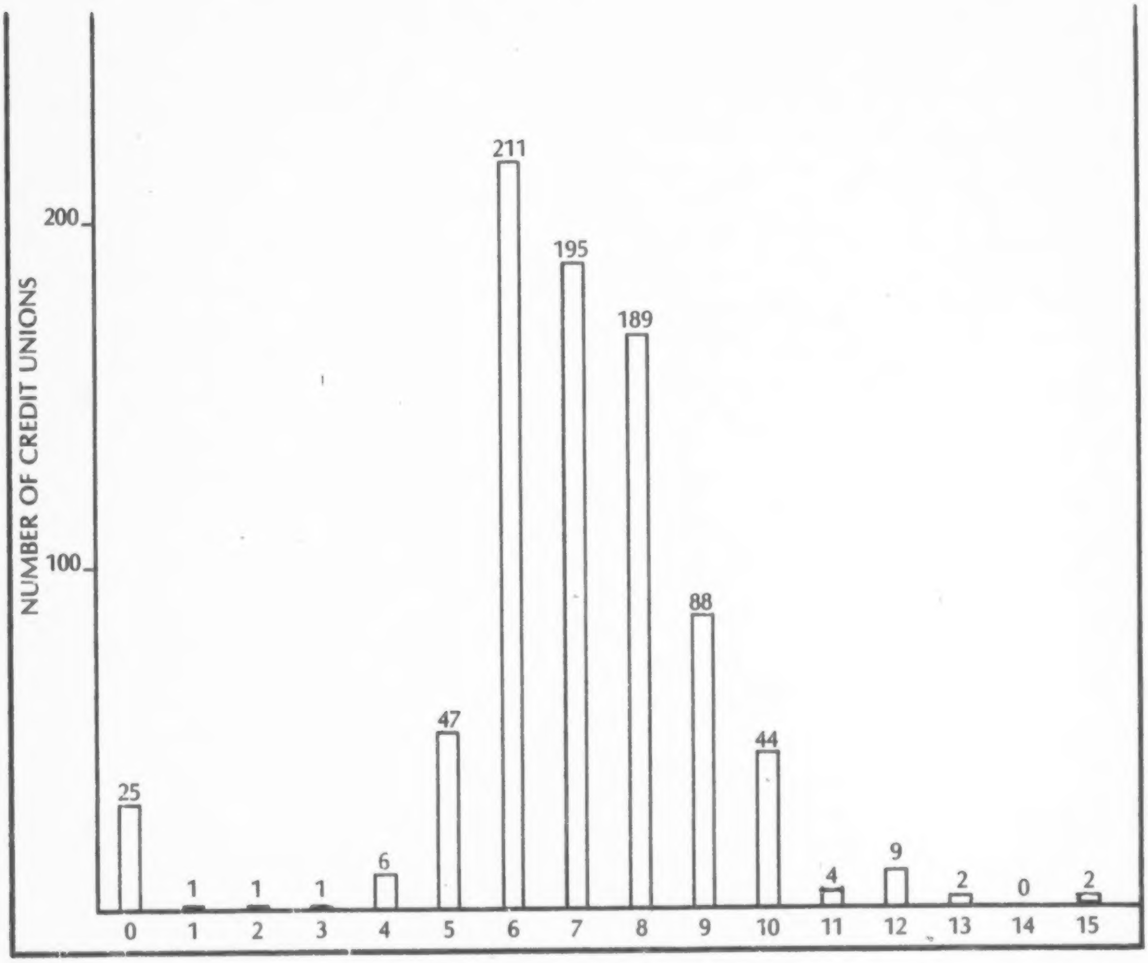
Further evidence of these concerns is found by reviewing the net margins credit unions worked with. The yield on average assets declined to 11.4% due to declining investment yields, even though the yield on average loans outstanding increased from 12.7% to 13.5%. The dividend on average shares increased this past year from 8.0% to 8.1%, reflecting a shift in the share structure to higher cost shares and a reluctance to decrease dividend rates. As a result, the schedule below shows, for the fourth consecutive year, the net margin declined:

	1981	1982	1983	1984	1985
Yield on Average Assets	12.5%	12.5%	11.8%	11.5%	11.4%
Dividend on Average Shares	8.4	8.5	8.2	8.0	8.1
Net Margin	4.1%	4.0%	3.6%	3.5%	3.3%

As a result of the above statistics, cautions to credit unions are being heard frequently encouraging the lowering of dividend rates, the exercise of extreme care in investigating and investing in higher yielding yet riskier investments, and the avoidance of expanding into the commercial loan business.

In addition, many Board meetings and planning sessions are being held to discuss ways of operating more efficiently, cutting costs and increasing income. Incurring the losses many credit unions experienced this year is something they have decided they can change in the coming year. They also realize that should loan demand pick up, reserving requirements can also increase and must be provided for.

The following chart illustrates the dividend rates being paid by credit unions on common shares only. These figures show some decline in the rates paid on common shares, yet not really much of a decline when you consider there are 29 fewer credit unions this year. The figures in parenthesis show the number of credit unions paying those rates in the prior year.



Dividend Rate on Common Shares

PATTERNS OF SHARE GROWTH

The continuing shift of savings patterns by credit union members is revealed in the table shown below. This shift to higher cost shares emphasizes the steady increase in the cost of funds credit unions must cover through increased income and more efficient operations. The table also reflects the increasing financial sophistication of the members credit unions serve.

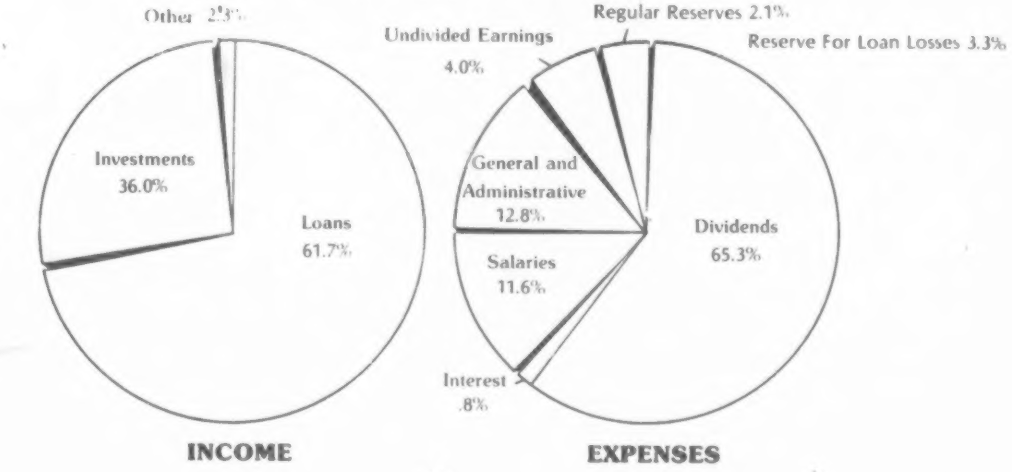
Share Category	1979	1980	1981	1982	1983	1984	1985
Common	90.1%	83.5%	76.8%	76.6%	75.0%	73.8%	73.5%
Classes	8.2	14.2	20.0	19.8	15.8	13.2	10.6
IRA Retirement	---	---	---	---	5.3	8.7	11.2
Share Drafts	1.7	2.3	3.2	3.6	3.9	4.3	4.7
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

INCOME AND EXPENSE

The income generated during the past year was used to cover higher costs with less being retained to build reserves. Those expenses gaining a larger share of the gross income were: provision expense (up .8%), dividend expense (up .6%) and interest expense (up .4%). Those which took a lesser percentage of the gross income, though not enough to offset the above increased costs, were: general and administrative (down .4%) and salaries (down .3%).

With an increasing percentage of the gross income being used to cover costs, less income was retained to build reserves. Though the amount added to the regular reserves increased .2%, the amount added to the undivided earnings account declined a full 1.3%. This decline in the amount added to reserves comes at a time when credit union leaders are stressing the need to build reserves. Stronger reserves mean greater financial strength for the membership, allowing the credit unions who have done this to better weather the challenging financial times ahead.

INCOME AND EXPENSE
Distribution for Illinois Credit Unions in 1985



INCOME

EXPENSES

LOAN DELINQUENCY

In contrast to the previous two years, the ratios involving loan delinquency did not show improvement. Net charged-off loans as a percent of total income increased from 1.7% to 2.2%. After the charge-off of the above loans, the percent of loans delinquent two or more months remained at the 2.6% level. However, the provision for loan loss expense increased from 2.5% to 3.3%.

REAL ESTATE LENDING

The Credit Union Act was amended in October 1974 to permit credit unions with assets in excess of $1.0 million to make loans to members secured by real estate. The following table summarizes this lending activity. (Columns 3-6 are statistics only from credit unions shown in column 2 which reported outstanding real estate loans.)

Year	CU's with Assets of $1 Million or More	CU's Reporting R. E. Loans	Total Real Estate Loans at 12/31 (000's)	% of Loans at 12/31	Real Estate Loans Made During Year (000's)	% of All Loans Extended	Real Estate Loans as % of All CU Loans
1975	228	7	$ 588	2.4%	$ 590	3.5%	.06%
1976	248	11	$ 18,861	13.0%	$ 18,868	16.9%	1.7%
1977	282	21	$ 43,725	15.3%	$ 22,197	11.8%	3.2%
1978	300	21	$ 65,024	18.1%	$ 25,172	10.9%	4.0%
1979	310	23	$ 66,246	16.1%	$ 19,173	8.4%	3.7%
1980	304	25	$ 72,362	17.9%	$ 10,043	5.4%	4.5%
1981	307	28	$ 79,321	17.9%	$ 9,740	4.0%	4.8%
1982	332	27	$ 77,255	17.8%	$ 5,907	3.0%	4.9%
1983	352	29	$ 109,878	22.7%	$ 36,133	14.2%	6.3%
1984	367	43	$ 56,634	16.7%	$ 22,934	8.7%	3.0%
1985	391	47	$ 79,791	16.3%	$ 29,859	9.8%	3.8%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)

Due to a change in reporting forms, the 1980-1985 totals are only for first mortgage loans. Previous year's data include both first and second mortgage lending.

The lack of widespread real estate lending is suggested by the small number of eligible credit unions making such loans. The decline in the 1984 figures does not represent a decline in real estate lending, but rather the conversion of the Construction Equipment Credit Union to a Federal Charter. Their real estate lending activity has accounted for approximately 60% of past year's totals shown above.

SHARE INSURANCE

The Illinois Credit Union Act required all Illinois State-Chartered Credit Unions to receive a commitment for share insurance by December 31, 1984. All credit unions received this commitment without the forced closing of a single credit union.

At year-end 1985, of the 825 credit unions, 741 credit unions, representing $2,432,234,476 in shares, had insurance through the National Credit Union Administration (NCUA) and 84 credit unions, representing $1,453,224,443 in shares, had insurance through the National Deposit Guarantee Corporation (NDGC).

CREDIT UNION MERGER SUMMARY
1985-86 Fiscal Year

Mergers continued to take place at a fairly even pace in Illinois. During the last fiscal year, 29 mergers of State-Chartered Credit Unions were conducted. This compares with 29 credit unions last year and 30-33 for each of the calendar years 1980-1983. The Rawleigh Employees Credit Union was the smallest to merger, with $45,000 in assets. The All Faiths Credit Union was the largest to merge, with $13,639,000 in assets. The oldest credit union to merge was Danville Post Office Employees Credit Union. Having been chartered in 1928, it had served its members 58 years and had grown to $165,000 in assets.

Cancel Date	Charter Date	Name	Assets (000's)	Surviving Credit Union
07/01	12/28/48	Arco	1,494	Illiana Federal
07/01	07/06/54	Buehler-Peer	85	Archer Heights Savings
07/01	09/28/53	Dreis & Krump	114	Sherwin Williams
07/01	12/14/40	Hall Roto	3,493	VAMCO
07/01	11/13/39	Warner Employees	3,219	Dana Corp. Federal
08/01	06/19/51	Witco	68	Ambraw Federal
08/31	10/22/57	Greenup Manufacturing	101	Mattoon Community
09/01	06/13/83	South Shore Hospital	56	Hyde Park Co-Op Federal
10/12	08/10/48	Prairie Farms Dairy	250	Redbrand
11/15	11/01/57	Ill. State Employees	2,267	Credit Union 1
12/01	03/10/61	Community Gen. Hospital	178	School Employees
12/01	04/01/59	Rawleigh Employees	45	Blackhawk Area
01/01	06/14/40	Freeport Journal Standard	69	Blackhawk Area
01/01	04/27/48	Health Sciences	3,664	Circle Campus
01/01	02/15/80	Dundee Township Public Employees	176	Kane County Teachers
01/31	03/10/61	McLaughlin Employees	692	I.H.Mississippi Valley
02/28	04/29/38	Surface Lines Emp.	110	Peoria Graphic Arts
02/28	03/30/67	All Faiths	13,639	General Foods Emp.
03/01	Federal	Chicago St. Joseph Hospital Fed.	932	Illinois Hospital Emp.
03/01	Federal	SBLH System Emp. Fed.	157	Illinois Hospital Emp.
03/31	05/22/53	Belleville Community	1,354	Catholic Credit Union of Belleville
03/31	Federal	Quincy Compressor Federal Emp.	539	Adams County State Employees
04/01	12/03/41	Brethren Parish	1,584	Brethren Employees
04/01	08/15/52	Chuckles	916	Danville Bell
04/01	05/10/28	Danville Post Office Employees	165	V.A.
05/01	06/08/60	Springfield Cilco	459	Cilco
06/04	08/09/39	Hiawatha	767	Boulevard
06/30	10/27/50	Brass Foundry Co. Emp.	55	Peoria Graphic Arts
06/30	11/19/52	Mid-Central	9,053	Construction Equipment Federal

CREDIT UNION LIQUIDATION SUMMARY
1985-86 Fiscal Year

Problems with sponsoring companies, plant closings and internal problems are situations credit unions continue to face. The membership of any credit union has the option of dealing with this situation by voting for voluntary liquidation, if they believe that is the best alternative for them under their particular circumstances. If the problems become insurmountable and no other viable alternative remains, involuntary liquidation results. The activity in this area doubled during the past year, increasing from 6 to 12 liquidations.

Cancel Date	Charter Date	Name	Assets (000's)	Charter No.	Procedure
07/31	05/01/84	Morraine Valley	$ 16	2509	Voluntary
08/01	11/15/40	Springfield Fiat-Allis Employees	1,977	1226	Voluntary
12/13	05/20/55	Revere Chicago Employees	17	1730	Voluntary
12/27	09/14/26	A.P.G.	0	371	Involuntary
01/02	07/02/40	Lakeside Press	1,276	708	Voluntary
01/06	03/22/51	Continental 51 Employees	57	1197	Voluntary
01/09	03/03/39	Smoler Employees	51	589	Voluntary
01/13	10/03/84	Commerce America	143	2510	Voluntary
01/29	07/07/70	Meyer Center	351	2382	Involuntary
05/14	07/14/59	The New World	41	2135	Voluntary
05/27	01/30/58	John Jones #7	25	2004	Voluntary
06/17	04/01/52	G.R.C.	32	1319	Voluntary

ILLINOIS CREDIT UNION FIVE YEAR SUMMARY

At Year End ($000's omitted)	1981	1982	1983	1984	1985
Total Assets	$ 2,367,852	$ 2,756,230	$ 3,262,760	$ 3,364,952	$ 4,296,002
Total Loans - Members	$ 1,630,919	$ 1,574,659	$ 1,737,450	$ 1,900,603	$ 2,097,684
Total Shares	$ 2,136,733	$ 2,533,064	$ 3,020,214	$ 3,109,439	$ 3,885,458
Total Dividends Paid	$ 175,562	$ 197,429	$ 227,381	$ 246,238	$ 284,384
Total All Reserves	$ 180,986	$ 200,942	$ 216,450	$ 230,815	$ 261,881

Significant Ratios	1981	1982	1983	1984	1985
Total Reserves/Assets	7.6%	7.3%	6.6%	6.9%	6.1%
Total Reserves/Loans	11.0%	12.8%	12.5%	12.1%	12.5%
Loans/Shares	76.3%	62.1%	57.5%	61.1%	54.0%
Loans/Assets	68.9%	57.1%	53.3%	56.5%	48.8%
Operating Expense/Total Income	28.6%	32.5%	31.7%	28.1%	28.7%
Net Charge-offs/Total Income	4.7%	3.1%	2.9%	1.7%	2.2%
Dividends/Total Income	60.5%	61.5%	64.3%	64.7%	65.3%
Yield on Average Loans	12.7%	13.4%	13.5%	12.7%	13.5%
Dividends/Average Shares	8.4%	8.5%	8.2%	8.0%	8.1%
Net Margins: Loans-Dividends	4.3%	4.9%	5.3%	4.7%	5.4%
Actual/Potential Members	33.0%	39.0%	39.3%	24.3%	37.4%

Number of:						
	Credit Unions	960	924	891	854	825
	Members	1,446,075	1,444,328	1,457,845	1,476,832	1,516,977
	New Charters	6	5	4	3	3
	Mergers	33	33	31	32	24
	Liquidations	9	8	5	6	8
	Conversions	-	-	1	2	-

SOURCE: NCUA Annual Reports (As of December 31)

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS

SUMMARY OF SIGNIFICANT CHANGES
(Figures as of December 31)

	1984	1985	% Change
Credit Unions..................	854	825	- 3.4%
Members........................	1,416,832	1,516,977	+ 7.1%
Assets.........................	$3,364,951,679	$4,296,002,428	+27.7%
Total Shares...................	$3,109,439,389	$3,885,458,919	+25.0%
Total Dividends................	$ 246,238,188	$ 284,383,976	+15.5%
Total New Loans................	$1,607,032,729	$1,633,013,734	+ 1.6%

Source: NCUA Annual Reports as of December 31.

RATIOS FROM THE CONSOLIDATED FINANCIAL STATEMENTS

	1984	1985	Increase/ (Decrease)
Res. & Surp. to Assets....................	6.3%	5.5%	- .8%
Res. & Surp. to Loans.....................	11.2%	11.4%	+ .2%
Loans to Total Shares.....................	60.4%	53.3%	-7.1%
Non-Risk Earn. Assets/Shares..............	43.3%	52.2%	+8.9%
Operating Exp. to Total Income............	28.1%	28.7%	+ .6%
Dividends to Total Income.................	64.7%	65.3%	+ .6%
Net Charge Off Loans to Total Income.......	1.7%	2.2%	+ .5%
Loans 2 mo. or more Delinquent/ Total Loans..........................	2.6%	2.6%	0.0%
Yield on Average Loans Outstanding.........	12.7%	13.5%	+ .8%
Dividend Rate on Average Shares Outstanding..........................	8.0%	8.1%	+ .1%

Source: NCUA Annual Reports as of December 31.

CREDIT UNION NEW CHARTER SUMMARY
1985-86 Fiscal Year

Charter No.	Date	Name	Common Bond	Location
2515	04/86	U.S.A. One National	Association	Homewood

ILLINOIS CREDIT UNIONS
STATISTICAL SUMMARY - PERCENTAGE DISTRIBUTION OF CONSOLIDATED BALANCE SHEETS AND OF INCOME STATEMENTS

	1981	1982	1983	1984	1985
ASSETS					
Non-Risk Investments	26.5%	41.4%	45.1%	42.1%	49.9%
Loans	68.3	56.5	52.7	55.9	48.3
All Fixed Assets	1.4	1.3	1.2	1.2	1.1
Other	3.8	.8	1.0	.8	.7
Total	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES AND EQUITY					
Notes Payable	1.7%	.7%	.7%	.6%	3.4%
All Other Liabilities	1.1	.7	.7	.7	.6
Common Shares	69.2	70.5	69.4	68.3	66.5
Class of Shares	18.1	18.1	14.7	12.2	9.6
IRA/Retirement	*	*	4.9	8.0	10.2
Sharedraft	2.9	3.4	3.6	4.0	4.2
Regular Reserve	3.6	3.2	2.8	2.7	2.3
Undivided Earnings	3.4	3.4	3.2	3.5	3.2
Total	100.0%	100.0%	100.0%	100.0%	100.0%
INCOME					
Net Loan Income	71.1%	67.1%	63.0%	60.5%	61.7%
Investments	27.6	32.1	35.2	37.5	34.5
Other (including Gains & Losses)	1.3	.8	1.8	2.0	3.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%
EXPENSES					
Salaries & Benefits	13.4%	13.6%	13.3%	11.9%	11.6%
General & Administrative	14.0	13.8	14.2	13.3	12.9
Interest	1.2	1.0	.5	.4	.8
Total	28.6%	28.4%	28.0%	25.6%	25.3%
Dividends	60.5%	61.5%	64.3%	64.7%	65.3%
Regular Reserve & Loan Loss Provision	6.5	5.2	4.8	4.4	5.4
Undivided Earnings	4.4	4.9	2.9	5.3	4.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Source: NCUA Annual Reports as of December 31.

STATE OF ILLINOIS
STATE-CHARTERED CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
For the Years Ending December 31, 1984 and December 31, 1985
(In Thousands of Dollars)

	1984	1985	Analysis of 1985 Totals
INCOME:			
Interest - Members' Loans	$ 231,222	$ 269,904	61.9%
(Less Interest Rebates)	(1,023)	(956)	(0.2)
Interest - Investments	142,501	150,406	34.5
Gain (Loss) - Sale of Invest.	1,062	6,407	1.5
Other Income	6,717	9,949	2.3
TOTAL INCOME	$ 380,479	$ 435,710	100.0%
EXPENSES:			
Salaries and Benefits	$ 45,271	$ 50,447	11.6%
Insurance (Less Rebates)	10,505	9,728	2.2
Interest on Borrowed Money	1,706	3,615	0.8
Dividends	246,238	284,384	65.3
Provision for Loan Losses	9,375	14,542	3.3
Office Operation Expense	14,379	17,134	3.9
Other Expenses	25,716	29,437	6.8
TOTAL EXPENSES	$ 353,190	$ 409,287	93.9%
NET EARNINGS:	$ 27,289	$ 26,423	
Distribution of Net Earnings:			
Regular Reserve	$ 7,207	$ 9,076	2.1%
Undivided Earnings Account	20,082	17,347	4.0
TOTAL DISTRIBUTED	$ 27,289	$ 26,423	100.0%

Source: NCUA Annual Reports as of December 31.

STATE OF ILLINOIS
STATE-CHARTERED CREDIT UNIONS
CONSOLIDATED BALANCE SHEET
December 31, 1984 and December 31, 1985
(In Thousands of Dollars)

	1984	1985	Analysis of 1985 Totals
ASSETS			
Cash on Hand & In Banks	$ 68,537	$ 83,454	49.9%
Common Trust Investments	30,262	50,684	
S & L and Bank Investments	308,417	613,244	
U.S. Gov. & Agcy. Oblig.	412,176	769,672	
Shares of Other C.U.	5,506	7,856	
Dep. in Central C.U.	303,858	572,085	
Other Investments	287,316	14,762	
Share Ins. Cap. Deposits	-0-	31,993	
Loans to Other C.U.	323	175	48.3
Loans to Members	1,900,603	2,097,684	
(Res. for Loan Losses)	(20,142)	(24,670)	
Furn. - Fix. (Less Depr.)	13,800	15,066	1.8
Land & Build. (Less Depr.)	26,814	31,737	
Other Assets	27,482	32,260	
TOTAL ASSETS	$3,364,952	$4,296,002	100.0%
LIABILITIES			
Accounts Payable	$ 10,598	$ 10,440	0.2%
Notes Payable	20,894	146,122	3.4
Dividends Payable	10,823	12,033	0.3
Other Liabilities	2,525	4,738	0.1
TOTAL LIABILITIES	$ 44,840	$ 173,333	4.0%
NET WORTH			
Common Shares	$2,295,168	$2,855,312	66.5%
Other Classes of Shares	411,604	411,544	9.6
IRA/Retirement Shares	269,908	436,064	10.2
Share Draft Accounts	132,759	182,538	4.2
Regular Reserve	89,983	98,829	2.3
Undivided Earnings	62,038	71,895	1.7
Other Reserves	58,652	66,487	1.5
TOTAL NET WORTH	$3,320,112	$4,122,669	96.0%
TOTAL LIAB. - NET WORTH	$3,364,952	$4,296,002	100.0%

Source: NCUA Annual Reports as of December 31.

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
PERIODIC TREND OF GROWTH

Year	No. of C.U.	No. of Members	No. of Borrowers	Assets	%-Growth Per Annum	Total Loans	Total Shares	Ave. Share Balance	Total Dividends
1929	47	10,762	6,249	$ 612,952	--	$ 547,911	$ 567,239	52	$ 24,375
1930	78	14,550	8,093	882,458	43.9%	764,611	800,451	55	42,865
1935	274	91,491	46,534	5,166,636	42.4	4,115,226	4,724,470	51	166,658
1940	644	268,237	140,524	26,393,395	38.6	20,332,575	24,122,323	89	920,871
1945	646	279,439	93,388	44,617,820	11.1	12,425,911	40,916,294	146	679,706
1950	815	409,413	187,771	95,481,263	15.9	56,577,305	84,867,948	207	2,305,959
1955	1,275	602,381	268,795	218,517,013	18.5	168,982,737	196,425,057	326	5,895,404
1960	1,531	776,406	361,259	377,812,340	11.6	281,409,903	341,173,720	439	12,391,432
1965	1,370	941,794	404,468	546,913,890	7.7	399,739,005	497,689,155	528	19,473,332
1970	1,254	1,004,914	459,833	757,242,145	6.7	558,780,536	682,778,312	679	32,093,107
1971	1,226	1,022,110	457,365	844,225,994	11.4	604,296,484	761,069,762	744	37,033,930
1972	1,208	1,064,933	474,388	950,724,128	12.6	673,706,457	857,069,119	804	40,883,285
1973	1,196	1,112,321	498,192	1,062,901,248	11.8	765,069,470	943,501,331	848	48,298,689
1974	1,197	1,160,431	514,329	1,176,701,613	10.7	836,295,617	1,036,212,990	892	55,206,289
1975	1,159	1,188,438	520,909	1,360,667,839	15.6	942,740,113	1,233,588,046	1,037	66,153,628
1976	1,131	1,209,996	541,034	1,554,393,370	14.2	1,124,020,535	1,347,380,890	1,113	76,735,369
1977	1,095	1,274,732	582,461	1,805,048,038	16.1	1,346,840,113	1,523,198,791	1,194	89,664,886
1978	1,063	1,354,048	617,475	2,023,981,067	12.1	1,606,083,404	1,772,535,200	1,309	105,002,586
1979	1,035	1,406,798	642,877	2,161,386,653	6.8	1,762,500,570	1,886,043,192	1,341	119,321,844
1960	996	1,432,594	641,732	2,262,949,767	4.7	1,617,660,644	2,050,300,196	1,431	144,228,905
1981	960	1,446,075	640,548	2,367,852,235	4.6	1,631,084,743	2,136,733,513	1,478	175,561,828
1982	924	1,444,328	599,593	2,756,229,994	16.4	1,574,112,064	2,533,064,114	1,754	197,429,281
1983	891	1,457,845	603,918	3,262,759,615	18.4	1,737,450,144	3,020,266,232	2,072	227,380,822
1984	854	1,416,832	598,710	3,364,951,679	3.1	1,900,603,790	3,109,439,389	2,195	246,238,188
1985	825	1,516,977	629,045	4,296,002,428	27.7	2,097,683,586	3,885,458,919	2,561	284,383,976

56 Year Avg. = 15.9%

Source: NCUA Annual Reports as of December 31.

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFICATION BY COMMON BONDS OF INTEREST

Common Bond	Number of Credit Unions 1984	Number of Credit Unions 1985	Number of Members 1984	Number of Members 1985	Assets 1984	Assets 1985	Assets % Increase (Decrease)	% of '85 Total Assets
ASSOCIATIONS								
Cooperatives	5	5	21,805	23,688	$ 41,013,364	$ 50,311,667	22	1.2
Fraternal and Professional	15	14	26,696	25,367	81,797,348	83,813,542	2	2.0
Religious	64	62	58,590	100,584	87,191,763	95,409,716	9	2.2
Labor Unions	37	37	46,447	47,381	67,066,300	78,323,128	16	1.8
Other Associations	31	30	139,349	154,718	202,007,135	256,311,735	26	6.0
TOTAL ASSOCIATIONAL	152	148	292,887	351,738	$ 479,075,910	$ 564,169,788	17	13.2
OCCUPATIONAL								
Agriculture	0	0	0	0	0	0	0	0
Mining	2	2	522	500	$ 857,813	$ 940,705	9	0
Contract Construction	3	3	2,296	2,173	1,042,981	1,022,808	(1)	0
Manufacturing	322	303	437,795	446,673	967,150,928	1,198,218,888	23	27.9
Food	42	36	41,541	41,530	91,206,131	115,376,012	26	2.7
Textile and Apparel	4	4	1,461	1,390	1,708,701	1,645,128	(3)	0
Lumber and Wood	7	7	3,208	2,806	5,402,083	6,617,489	22	0.2
Paper	11	10	2,607	2,522	2,752,121	2,884,465	4	0.1
Printing and Publishing	36	35	34,537	34,543	41,358,077	43,874,477	6	1.0
Chemical	26	24	48,933	51,762	113,762,345	158,714,473	39	3.7
Petroleum Refining	10	9	29,871	30,463	78,756,530	94,128,949	19	2.2
Rubber and Plastics	3	2	662	299	680,018	402,748	(40)	0
Leather	2	1	936	795	1,159,831	1,186,870	2	0
Stone and Glass	3	3	745	765	870,131	1,010,554	16	0
Metal	67	66	68,235	69,672	147,827,954	172,223,000	16	4.0
Machinery	95	91	192,008	197,439	460,055,580	575,381,241	25	13.4
Other Manufacturing	16	15	13,051	12,687	21,611,426	24,773,482	14	0.6
Transportation	45	43	131,662	138,016	868,413,681	1,245,556,136	43	29.0
Communications	28	28	48,234	50,104	127,272,254	166,942,382	31	3.9
Utilities	21	21	35,108	37,558	85,311,958	117,716,327	38	2.7
Retail	16	15	16,254	15,632	27,778,196	33,808,428	21	0.8
Finance, Ins., Real Estate	12	12	8,342	9,185	15,589,028	22,176,634	42	0.5
Service (Hotels, Hosp., etc.)	45	44	59,865	64,835	69,177,459	84,729,009	22	2.0
Education	73	73	131,493	141,280	238,926,717	295,988,598	23	6.9
Government	107	105	195,292	193,927	371,433,060	426,527,323	14	9.9
Federal	36	36	125,880	132,703	255,427,455	293,881,639	15	6.8
State and Local	71	69	69,412	61,224	116,005,605	132,645,684	14	3.1
Other Occupational	2	2	741	790	480,710	644,371	34	0
TOTAL OCCUPATIONAL	676	651	1,067,604	1,100,673	$2,773,434,785	$3,594,271,609	29	83.6
COMMUNITY	26	26	56,341	64,566	$ 112,440,984	$ 137,561,031	22	3.2
GRAND TOTAL	854	825	1,416,832	1,516,977	$3,364,951,679	$4,296,002,428	27	100.0

Source: Division Records and NCUA Annual Reports as of December 31.

STATE OF ILLINOIS
CREDIT UNION DIVISION
STATE CHARTERED CREDIT UNIONS CLASSIFIED BY TOTAL ASSETS
For the Years Ending December 31, 1984 and December 31, 1985

	Number of C.U. 1984	Number of C.U. 1985	% of 1985 Total C.U.	Number of Members 1984	Number of Members 1985	% of 1985 Total Mbrs.	Assets in Thousands 1984	Assets in Thousands 1985	% of 1985 Total Assets
LESS THAN $10,000	2	1	8.3%	56	16	.5%	$ 3	$ 1	.1%
10,000 - 19,999	7	4		577	371		113	61	
20,000 - 24,999	0	2		0	128		0	45	
25,000 - 59,999	23	18		2,655	1,792		815	672	
50,000 - 99,999	52	43		6,771	5,506		4,046	3,271	
100,000 - 199,999	78	69	29.3	17,002	14,595	4.5	11,557	10,221	1.6
200,000 - 349,999	117	100		31,947	27,094		31,331	27,176	
350,000 - 499,999	76	73		32,172	26,565		31,955	30,409	
500,000 - 749,999	74	72	15.0	34,394	32,246	4.1	45,230	43,538	2.1
750,000 - 999,999	58	52		41,502	30,183		50,608	45,643	
1,000,000 - 1,999,999	131	131	47.4	127,478	119,420	90.9	185,209	184,186	96.2
2,000,000 - 4,999,999	121	119		231,660	199,215		395,829	387,676	
5,000,000 - 9,999,999	56	69		181,181	197,557		381,908	498,342	
10,000,000 OR GREATER	59	72		709,437	862,289		2,226,348	3,064,761	
GRAND TOTALS	854	825	100.0%	1,416,832	1,516,977	100.0%	$3,364,952	$4,296,002	100.0%

Source: NCUA Annual Reports as of December 31.

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFIED BY COUNTIES
AS OF DECEMBER 31, 1985

County	Number of Credit Unions	Total Assets	Total Shares	Total Members
Adams	13	$ 30,758,428	$ 28,170,024	12,512
Alexander	0	-0-	-0-	-0-
Bond	0	-0-	-0-	-0-
*Boone	1	172,849	150,874	412
Brown	0	-0-	-0-	-0-
Bureau	2	394,636	352,866	309
Calhoun	1	29,122	25,234	151
*Carroll	1	1,137,390	1,020,773	589
Cass	1	429,915	359,881	290
Champaign	24	211,781,587	176,677,522	94,800
Christian	4	18,652,186	17,544,890	7,856
Clark	0	-0-	-0-	-0-
Clay	0	-0-	-0-	-0-
Clinton	2	294,916	236,881	653
Coles	6	7,146,477	6,318,019	4,228
*Cook	333	2,109,984,499	1,890,985,271	509,820
Crawford	2	715,684	584,643	566
Cumberland	0	-0-	-0-	-0-
*DeKalb	4	11,685,470	11,033,926	10,416
DeWitt	1	219,456	202,664	448
Douglas	2	7,716,194	7,106,823	3,119
*DuPage	18	135,087,182	127,827,171	93,585
Edgar	2	1,094,452	879,457	818
Edwards	0	-0-	-0-	-0-
Effingham	4	4,447,210	4,091,780	4,247
Fayette	1	62,968	60,578	180
Ford	2	442,890	364,643	411
Franklin	0	-0-	-0-	-0-
Fulton	1	992,576	916,575	713
Gallatin	0	-0-	-0-	-0-
Greene	1	252,060	223,425	197
Grundy	3	5,532,003	5,242,367	3,353
Hamilton	0	-0-	-0-	-0-
Hancock	0	-0-	-0-	-0-
Hardin	0	-0-	-0-	-0-
Henderson	0	-0-	-0-	-0-
Henry	3	1,221,933	1,110,251	709
Iroquois	0	-0-	-0-	-0-
Jackson	6	22,737,283	21,075,360	10,251
Jasper	0	-0-	-0-	-0-
Jefferson	0	-0-	-0-	-0-
Jersey	0	-0-	-0-	-0-
*JoDaviess	1	332,169	306,483	217
Johnson	1	1,576,058	1,509,328	1,128
*Kane	35	140,011,013	127,209,407	53,881
Kankakee	20	81,017,400	75,604,822	72,793
*Kendall	1	523,133	467,229	553

CLASSIFIED BY COUNTIES (continued)

County	Number of Credit Unions	Total Assets	Total Shares	Total Members
Knox	13	$ 37,681,943	$ 34,039,957	17,473
*Lake	16	274,294,682	256,049,122	124,114
LaSalle	18	60,300,866	55,000,693	27,848
Lawrence	0	-0-	-0-	-0-
*Lee	2	646,036	570,504	811
Livingston	4	1,499,145	1,325,620	1,661
Logan	5	14,197,717	13,450,470	6,434
McDonough	1	2,475,942	2,311,553	2,137
*McHenry	6	5,177,693	4,607,154	4,298
McLean	13	27,454,788	25,085,450	16,496
Macon	29	169,100,298	153,574,471	55,275
Macoupin	0	-0-	-0-	-0-
Madison	22	90,918,733	83,112,607	34,765
Marion	2	1,498,862	1,308,134	995
Marshall	0	-0-	-0-	-0-
Mason	0	-0-	-0-	-0-
Massac	2	2,317,942	2,085,016	1,531
Menard	0	-0-	-0-	-0-
Mercer	2	395,164	339,651	568
Monroe	0	-0-	-0-	-0-
Montgomery	1	104,612	101,324	352
Morgan	1	178,377	168,024	507
Moultrie	0	-0-	-0-	-0-
*Ogle	3	5,444,375	4,980,144	4,554
Peoria	23	63,824,150	57,649,683	29,858
Perry	1	89,327	78,623	168
Piatt	2	409,793	345,739	378
Pike	2	109,569	89,678	205
Pope	0	-0-	-0-	-0-
Pulaski	1	205,673	190,966	140
Putnam	1	475,312	409,836	511
Randolph	2	347,876	277,931	701
Richland	0	-0-	-0-	-0-
Rock Island	22	263,915,420	245,778,154	81,813
St. Clair	21	94,989,455	83,710,453	42,958
Saline	2	1,633,277	1,482,392	579
Sangamon	26	67,687,542	61,857,206	29,928
Schuyler	0	-0-	-0-	-0-
Scott	1	211,035	189,478	138
Shelby	0	-0-	-0-	-0-
Stark	0	-0-	-0-	-0-
*Stephenson	7	30,664,485	27,967,237	10,777
Tazewell	4	8,016,568	7,044,856	3,913
Union	1	876,202	726,633	760
Vermilion	21	93,973,783	88,099,314	40,669
Wabash	1	3,536,785	2,538,341	1,928
Warren	1	242,279	225,409	357
Washington	0	-0-	-0-	-0-
Wayne	0	-0-	-0-	-0-

CLASSIFIED BY COUNTIES (continued)

County	Number of Credit Unions	Total Assets	Total Shares	Total Members
White	0	$ -0-	$ -0-	-0-
*Whiteside	3	11,926,949	10,665,691	6,701
*Will	13	59,849,448	55,967,818	21,856
Williamson	6	13,400,773	12,641,740	7,051
*Winnebago	27	88,900,538	81,250,093	46,067
Woodford	1	579,875	502,587	497
GRAND TOTALS	825	$4,296,002,428	$3,885,458,919	1,516,977

* Counties supervised by the Chicago Office of the Credit Union Division. All others supervised by the Division's Springfield Office.

Source: Division Records and NCUA Annual Reports as of December 31.

EVALUATION PERFORMANCE REPORTS

Each of the 1985 Annual Reports filed with the Department were compiled and compared with the data of other credit unions of similar asset size. The result of this comparison was a four-page computer generated list of financial data detailing the five-year financial trends of each credit union and a numerical rating based on how each of these trends compared with those computed for other credit unions.

These reports were mailed to each credit union to be used as a management tool in identifying the trends in their credit unions and help plan for improvement in areas of below-average performance.

The reproduction of a sample report which follows indicates the detailed information that each report provides.

EVALUATION PERFORMANCE LETTER - 1985

ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION

CREDIT UNION:

THE DEPARTMENT HAS ANALYZED THE PAST 5-YEARS ANNUAL REPORTS YOUR CREDIT UNION HAS FILED WITH THIS OFFICE. ENCLOSED FOR YOUR INFORMATION ARE COPIES OF A FINANCIAL HISTORY AND RATIO ANALYSIS FOR THESE 5 YEARS. THESE REPORTS INDICATE IMPORTANT TRENDS IN YOUR CREDIT UNION, AND ALSO COMPARE THESE TRENDS WITH ALL OTHER ILLINOIS STATE CHARTERED CREDIT UNIONS OF THE SAME ASSET SIZE (PEER GROUP).

STATISTICAL ANALYSIS HAS SHOWN THAT CERTAIN RATIOS DESCRIBING RESERVES, DELINQUENCY, SOLVENCY, AND EXPENSES ARE VERY INDICATIVE OF CONTINUED FINANCIAL SUCCESS. THESE RATIOS ALSO CAN POINT OUT AREAS OF CONCERN FOR BOTH THE DIRECTORS OF YOUR CREDIT UNION AND FOR THE DEPARTMENT.

USING TEN FINANCIAL RATIOS AND ASSIGNING A SCALE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) FOR EACH, A TOTAL SCORE WAS COMPUTED OF 24 FOR YOUR CREDIT UNIONS FINANCIAL CONDITION. THIS SCORE RESULTS IN AN OVERALL CONDITION CODE OF 1 OR EXCELLENT (EXCELLENT, GOOD, FAIR, WEAK, UNSATISFACTORY).

IF YOUR CREDIT UNION RECEIVED A 4 (WEAK) OR 5 (UNSATISFACTORY) ON ANY OF THE TEN SELECTED RATIOS THEY ARE LISTED BELOW:

** DELINQUENCY ** NET CHARGE-OFFS DIVIDED BY AVERAGE LOANS WAS 0.8% RESULTING IN A SCORE OF 4 ON THIS RATIO.

THE FOLLOWING PAGE LISTS THE TEN FINANCIAL RATIOS USED FOR THIS EVALUATION AND INCLUDES THE RATIO VALUES AND EVALUATION SCORES ASSIGNED FOR THE PAST TWO YEARS. THIS IS INTENDED TO GIVE YOUR BOARD INFORMATION TO RECOGNIZE THE TRENDS IN YOUR CREDIT UNION AND PLAN FOR IMPROVEMENT IN AREAS BELOW AVERAGE PERFORMANCE.

EVALUATION COMPARISON 1984 - 1985

CREDIT UNION:

LISTED BELOW ARE THE RATIO VALUES (EXPRESSED AS A %) AND EVALUATION SCORES ASSIGNED FOR EACH OF THE 10 RATIOS FOR BOTH YEARS 1984 AND 1985.

THE DATA BELOW REPRESENTS THE VALUE FOR EACH RATIO. THE DATA ENCLOSED IN THE < > IS THE EVALUATION SCORE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) ASSIGNED FOR EACH RATIO.

		1984		1985	
** EXPENSES **	THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL EXPENSES MINUS THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL INCOME	(12.8)%	<2>	(15.8)%	<1>
** RESERVES **	THE 5-YEAR COMPOUNDED GROWTH RATE OF RESERVES AND UNDIVIDED EARNINGS MINUS THE 5-YEAR COMPOUNDED GROWTH RATE OF LOANS	3.9 %	<3>	4.3 %	<3>
** MARKET GROWTH **	% INCREASE (DECREASE) IN TOTAL SHARES FROM THE PRIOR YEAR	17.8 %	<2>	103.9 %	<1>
** RESERVES **	% INCREASE (DECREASE) IN TOTAL RESERVES AND UNDIVIDED EARNINGS FROM THE PRIOR YEAR	23.8 %	<2>	7.5 %	<3>
** SOLVENCY **	RESERVES AND UNDIVIDED EARNINGS AND SHARES DIVIDED BY SHARES	117.3 %	<2>	109.1 %	<3>
** EXPENSES **	TOTAL OPERATING EXPENSES (EXCLUDING INTEREST AND PLL) DIVIDED BY AVERAGE ASSETS	3.4 %	<2>	2.9 %	<2>
** EXPENSES **	SALARIES AND BENEFITS AS A % OF GROSS INCOME	6.9 %	<2>	5.6 %	<2>
** COMPETITION **	DIVIDENDS AS A % OF GROSS INCOME	50.3 %	<3>	66.2 %	<2>
** DELINQUENCY **	NET CHARGE-OFFS DIVIDED BY AVERAGE LOANS	0.7 %	<4>	0.8 %	<4>
** DELINQUENCY **	TOTAL DELINQUENT LOANS AS A % OF TOTAL LOANS.	3.4 %	<4>	2.3 %	<3>
			====		====
	TOTAL EVALUATION SCORE		<26>		<24>

THIS INFORMATION SHOULD BE REVIEWED BY THE BOARD ALONG WITH THE 5-YEAR FINANCIAL HISTORY AND 5-YEAR RATIO ANALYSIS WHICH FOLLOWS. IT IS BECOMING INCREASINGLY IMPORTANT THAT BOARDS AND MANAGERS RECOGNIZE THE TRENDS OF THEIR CREDIT UNION AND INCORPORATE THIS DATA INTO THE PLANNING PROCESS RATHER THAN VIEW THIS AS A REPORT CARD ON PERFORMANCE.

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PROGRAM: DFICUN43                       DEPARTMENT OF FINANCIAL INSTITUTIONS
REPORT : CUNP4302                       CREDIT UNION DIVISION - SPRINGFIELD                                     RUN DATE:  05/03/86
                               5 YEAR FINANCIAL HISTORY (ALL DATA AS OF DECEMBER 31)
                          CREDIT UNION CHARTER NUMBER:          NAME:

                         .......1981.......    .......1982.......    .......1983.......    .......1984.......    .......1985.......
                         AMOUNT    % CHANGE    AMOUNT    % CHANGE    AMOUNT    % CHANGE    AMOUNT    % CHANGE    AMOUNT    % CHANGE

ASSETS:
  CASH                      16,983               60,491               64,176               27,570               58,855
  COMMON TRUST INVEST.       6,866               13,143               46,783                1,523                1,654
  DEP. IN BANK AND S&L           0                    0                    0              200,000            1,300,000
  DEP. IN OTHER CRED U      29,356              105,508              220,520               96,340              309,966
  US GOVT & AGENCY SEC           0                    0                    0                    0                    C
  ALL OTHER INVEST.              0                    0                  900                    0                    0
  INVEST. LOSS ALLOW.            0                    0                    0                    0                    0
  LOANS TO MEMBERS         942,137      12.6  1,004,071       6.6  1,060,566       5.6  1,307,856      23.3  1,399,447       7.0
  (LOAN LOSS ALLOW)     (    5,470)         (     4,202)         (     8,642)         (     6,735)         (     6,892)
  LOANS TO OTHER CU              0                    0                    0                    0                    0
  SHARE INS CAP                  0                    0                    0                    0               14,280
  LAND AND BUILDINGS             0                    0                    0                    0                    0
  OTHER FIXED ASSETS           374                  249                  897                6,188                8,639
  ALL OTHER ASSETS           2,100                4,666                    0                6,299               15,478
      TOTAL ASSETS         992,345       2.5  1,183,926      19.3  1,385,200      17.0  1,639,041      18.3  3,101,427      89.2

LIABILITIES & CAPITAL:
  ACCOUNTS PAYABLE               0                    0                    0                  799                1,764
  DIVIDENDS PAYABLE          1,945               22,529               23,938               30,414               34,807
  NOTES & INT. PAYABLE           0        .0          0        .0          0        .0          0        .0          0        .0
  OTHER LIABILITIES          2,202                2,263                1,288               -5,084                    0
    TOTAL LIABILITIES        4,147     399.6     24,792     497.8     25,226       1.8     26,129       3.6     36,571      40.0
  COMMON SHARES            780,703      -7.3    868,431      11.2  1,027,740      18.3  1,035,555        .8  1,151,123      11.2
  SHARE DRAFTS                   0        .0          0        .0          0        .0          0        .0          0        .0
  CLASSES OF SHARES         65,500        .0    132,500     102.3      4,852     -96.3     82,140   1,592.9  1,060,380   1,190.9
  IRA/KEOGH & RETIRE             0        .0     40,965        .0    139,818     241.3    263,016      88.1    603,768     129.6
    TOTAL SHARES           846,203        .5  1,000,931      18.3  1,172,410      17.1  1,380,710      17.8  2,815,271     103.9
  REGULAR RESERVE           66,426               66,426               66,426               66,426               70,218
  OTHER RESERVES            10,000               36,337              121,138               65,699               65,699
  UNDIVIDED EARNIN^S        65,568               55,439                    0              100,076              113,668
    TOT RES & UND EARN     141,994      13.3    158,202      11.4    187,564      18.6    232,201      23.8    249,585       7.5
      TOT LIAB & CAPT      992,345       2.5  1,183,926      19.3  1,385,200      17.0  1,639,041      18.3  3,101,427      89.2

INCOME & EXPENSE:
  GROSS INCOME             111,271       8.1    142,366      27.9    164,612      15.6    206,984      25.7    298,514      44.2
  SALARIES & BENEFITS       12,485     -32.5     13,194       5.7     15,625      18.4     14,354      -8.1     16,767      16.8
  TOTAL OTHER OPER EXP      21,318      11.1     31,178      46.3     33,107       6.2     37,377      12.9     52,156      39.5
  NON-OPER INCOME(EXP)           0        .0          0        .0          0        .0          0        .0          0        .0
  PROV FOR LOAN LOSSES       3,444        .0      9,282     169.5      1,196     -87.1      6,558     448.3     15,795     140.9
  TOTAL DIV & INT           57,364       8.4     72,504      26.4     85,323      17.7    104,058      22.0    197,738      90.0
  TRANSFER TO STAT RES       6,530                    0                    0                    0                    0
      NET INCOME            10,129               16,208               29,361               44,637               16,058

OTHER INFORMATION:
  REG SHARE DIV RATE          8.00        .0       8.50       6.3       8.50        .0       8.00      -5.9       8.00        .0
  UNSECURED LOAN RATE        15.00      N.A.      18.00      N.A.      18.00      N.A.      18.00      N.A.      18.00      N.A.
  NEW MONEY LOANED         601,412      25.2    594,935      -1.1    613,157       3.1    808,633      31.9    711,026     -12.1
  NET CHRG OFF LOANS         6,080    -228.4     10,550      73.5     -3,244    -130.7      8,465    -360.9     11,438      35.1
  FULL TIME EMPLOYEES            1        .0          1        .0          1        .0          1        .0          1        .0
  PART TIME EMPLOYEES            0        .0          0        .0          0        .0          0        .0          0        .0
  MEMBERS/POT MEMBERS        26.90      N.A.      78.00      N.A.      94.20      N.A.      81.90      N.A.      68.80      N.A.
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'ROGRAM: DFICUN45                         DEPARTMENT OF FINANCIAL INSTITUTIONS
IEPORT : CUNP4502                          CREDIT UNION DIVISION - SPRINGFIELD                                          RUN DATE:  05/03/86
                                     5 YEAR RATIO ANALYSIS (ALL DATA AS OF DECEMBER 31)
                              CREDIT UNION CHARTER NUMBER:        NAME:
                                                                                                                                  1985
                                                                  1981         1982         1983         1984         1985        PEER
   I. GROWTH RATIOS (AVERAGE GROWTH)
        SHARES - 5 YR                                              7.7          7.3          9.4         13.2         35.1        17.6
        LOANS - 5 YR                                               8.5          4.8          6.3         11.8         10.4        11.0
        RESERVES & UNDIVIDED EARN (NET WORTH) - 5 YR              11.3          9.7         14.0         15.7         14.7        12.7
        MEMBERS - 5 YR                                              .3           .7          2.2          4.7          6.3         2.3
        BORROWERS - 5 YR                                          -1.9          -.4           .5          4.3         11.5         3.1
        GROSS INCOME - 3 YR                                        3.4         17.6         21.6         20.6         34.7        13.6
        TOTAL EXPENSES (LESS DIV. INT & PLL) - 3 YR                -.1          8.5         20.1          7.8         18.9        10.7

  II. BALANCE SHEET ANALYSIS:
        LOANS/SHARES                                             111.3        100.3         90.5         94.7         49.7        67.4
        LOANS/ASSETS                                              94.9         84.8         76.6         79.8         45.1        60.4
        RESERVES & UNDIVIDED EARNINGS/ASSETS                      14.9         13.7         14.2         14.6          8.2         9.8
        RESERVES & UNDIVIDED EARNINGS & SHARES/SHARES            117.4        116.2        116.7        117.3        109.1       111.3
        BORROWINGS/RES & UNDIVIDED EARN & SHARES                    .0           .0           .0           .0           .0          .0
        LIQUIDITY RATIO                                            6.3         17.5         27.8          8.9         34.0        37.3
        COMMON SHARES/ALL SHARES & BORROWINGS                     92.3         86.8         87.7         75.0         40.9        82.4

  II. INCOME & EXPENSE ANALYSIS (% OF GROSS INCOME):
        LOAN INCOME                                               96.2         91.0         87.7         83.6         66.6        73.5
        SALARY & BENEFITS                                         11.2          9.3          9.5          6.9          5.6        14.8
        INTEREST EXPENSE                                            .0           .0           .0           .1           .0          .3
        OPERATING EXPENSE LESS INTEREST & PLL                     30.4         31.2         29.6         24.9         25.1        33.3
        PROVISION FOR LOAN LOSSES (PLL)                            3.1          6.5           .7          3.2          5.3         2.3
        TRANSFER TO STATUTORY RESERVE                              5.9           .0           .0           .0           .0         2.1
        DIVIDENDS                                                 51.6         50.9         51.8         50.3         66.2        57.6
        NET INCOME                                                 9.1         11.4         17.8         21.6          5.4         4.6

  IV. LOAN ANALYSIS:
        YIELD ON AVERAGE LOANS                                    12.0         13.3         14.0         14.6         14.7        13.6
        RESERVE & SURPLUS/LOANS                                   15.7         16.2         18.5         18.3         18.3        17.8
        DELINQUENT LOANS/LOANS                                     1.2           .5          5.6          3.4          2.3         2.7
        NET CHARGE-OFFS/AVERAGE LOANS                               .7          1.1          -.3           .7           .8          .3
        NET CHRG-OFF/REG RES & RES FOR LOAN LOSSES                 8.5         14.9         -4.3         11.6         15.0         4.5
        NET CHARGE-OFFS/GROSS INCOME                               5.5          7.4         -2.0          4.1          3.8         1.7

   V. MANAGEMENT ANALYSIS:
        YIELD ON AVERAGE ASSETS                                   11.4         13.1         12.8         13.7         12.6        11.8
        COST OF FUNDS/AVERAGE ASSETS                               5.9          6.7          6.6          6.9          8.3         6.8
        NET SPREAD                                                 5.5          6.4          6.2          6.8          4.3         5.0
        OPERATING EXP LESS INT & PLL/AVER ASSETS                   3.4          4.1          3.8          3.4          2.9         4.0
        NET INC BEFORE TRANS TO STAT RES/AVER ASSETS               1.7          1.5          2.3          3.0           .7          .8
        ESTIMATED LOAN MATURITY IN MONTHS                         20.2         21.2         21.7         22.7         25.3        18.5
        MEMBERS/POTENTIAL MEMBERS                                 26.9         78.0         94.2         81.9         68.8        62.3
        BORROWERS/MEMBERS                                         46.8         49.5         47.1         48.4         56.5        42.0

  VI. OTHER INFORMATION (ALL AMOUNTS IN DOLLARS):
        AVERAGE SHARE BALANCE                             $  1,572.9   $  1,833.2   $  2,075.1   $  2,248.7   $  4,092.0   $  2,120.6
        AVERAGE LOAN BALANCE                              $  3,738.6   $  3,718.8   $  3,987.1   $  4,403.6   $  3,597.6   $  3,191.9
        LOANS/EMPLOYEE - FTE (000 OMITTED)                $    942.1   $  1,004.1   $  1,060.6   $  1,307.9   $  1,399.4   $    744.0
        ASSETS/EMPLOYEE - FTE (000 OMITTED)               $    992.3   $  1,183.9   $  1,385.2   $  1,639.0   $  3,101.4   $  1,275.1
        SALARY & BENEFITS/EMPLOYEE - FTE                  $ 12,485.0   $ 13,194.0   $ 15,625.0   $ 14,354.0   $ 16,767.0   $ 17,808.5
        OPERATING EXPENSE LESS INTEREST & PLL/EMPL        $ 33,803.0   $ 44,372.0   $ 48,732.0   $ 51,612.0   $ 68,923.0   $ 39,884.3
        OPERATING EXPENSE LESS INTEREST & PLL/MEMBER      $     62.8   $     81.3   $     86.3   $     84.1   $    100.2   $     75.0
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ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Adams	Adams E/T Co-op Credit Union	Camp Point	$ 190,911	174
	ACPSE Credit Union	Quincy	642,264	604
	Adams County State Emp.		897,344	515
	CFPCO Emp. Credit Union		277,104	205
	Gardner Denver Employees		6,091,558	1,591
	Harris Credit Union		3,035,245	891
	Moorman Employees Credit Union		12,809,432	3,319
	Quinco		2,518,438	1,690
	Quincy Bell		389,555	288
	Quincy Chapter Credit Union		1,831,051	1,876
	Quincy Clinic Emp. Credit Union		258,771	260
	Quincy Municipal		339,582	391
	Quincy Postal Emp. Credit Union		1,477,173	708
Boone	Peoples Credit Union	Carron	172,849	412
Bureau	Princeton Champion Emp. Cr. Un.	Princeton	54,290	117
	Nail Workers Credit Union	Spring Valley	340,346	192
Calhoun	Kampsville Comm. Credit Union	Kampsville	29,122	151
Carroll	Milledgeville Comm. Cr. Un.	Milledgeville	1,137,390	589
Cass	Beardstown Comm. Credit Union	Beardstown	429,915	290
Champaign	C.S.Johnson Co. Employees	Champaign	416,746	231
	Central Illinois		4,994,518	4,758
	Champaign Bell Credit Union		1,706,511	844
	Champaign Cty. Schools Emp.		3,934,397	2,536
	Champaign Municipal Emp.		533,773	476
	Champaign Postal		1,681,424	635
	Clifford-Jacobs Emp. Cr. Un.		1,264,138	440
	Collegiate Cap/Gown Cr. Un.		719,864	944
	Electrical Workers/601		1,245,521	778
	G.R.Grubb Employees Cr. Un.		87,061	111
	Illinois Central Gulf		2,672,455	1,548
	The News Gazette Credit Union		235,417	325
	TSI Credit Union		116,343	91
	Univ/Ill Emp. Credit Union		35,173,325	15,433
	Urbana Postal		505,850	349
	Credit Union 1	Rantoul	134,372,485	54,736
	Rantoul-Chanute Comm. Cr. Un.		7,951,685	2,463
	CD/D Credit Union	Urbana	183,523	180
	Champaign Cty. Emp. Cr. Un.		569,174	572
	Champaign Meadow Gold Cr. Un.		757,504	550
	Mercy Hosp. Emp. Credit Union		1,775,487	1,594
	Northern Ill. Water Corp.		265,840	209
	Urbana Municipal Emp. Cr. Un.		1,007,437	853
	Utility Employees		9,611,109	4,144
Christian	Pana Area Credit Union	Pana	2,298,377	2,967
	H & S Credit Union	Taylorville	1,322,071	699
	Taylorville Community Cr. Un.		14,221,026	3,812
	Taylorville School Employees		810,712	378
Clinton	Centralia Correctional Center	Centralia	68,171	209
	Murray Employees Credit Union		226,745	444
Coles	Area Educational Credit Union	Mattoon	3,235,901	1,344
	Blaw-Knox Employees		2,319,593	1,560
	Coles County Postal Employees		507,559	300

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Coles	Mattoon Big Four Employees	Mattoon	$ 479,567	308
	Mattoon Comm. Cr. Assoc. Cr. Un.		433,555	534
	Mattoon St. Marys		170,302	182
Cook	CPC Credit Union	Argo	2,965,135	1,607
	AAFC Credit Union	Arlington Heights	8,594,614	2,027
	Elk Grove Twnsp. Schools Cr. Un.		465,413	239
	Honeywell Employees		1,178,527	766
	Weber Employees Credit Union		227,923	349
	Flexonics	Bartlett	1,823,550	635
	St. Clair Specialty Emp. Cr. Un.	Bellwood	269,935	253
	Stanadyne/Chicago Credit Union		1,829,002	796
	Superior Tea/Coffee	Bensenville	388,471	249
	Bell West Credit Union	Berwyn	16,281,015	3,864
	Berwyn Postal Employees		288,308	142
	Chicago Land Electrical		1,702,177	2,903
	Blue M Employees Credit Union	Blue Island	238,446	305
	Great Lakes Refining Cr. Un.		2,364,605	500
	National Van Employees Cr. Un.	Broadview	140,335	104
	Reynolds McCook Employees	Brookfield	4,624,698	2,405
	Reavis Stickney Credit Union	Burbank	975,895	525
	Chicago Auto Employees	Burnham	7,512,928	2,679
	Fractional Township Cr. Un.	Calumet City	914,052	913
	ADA Employees Credit Union	Chicago	999,905	433
	All Saints Bridgeport Cr. Un.		4,070,549	1,884
	Allied Van Lines Emp. Cr. Un.		546,136	841
	Amalgamated Meat Cutters		66,424	100
	APC Employees		41,179	49
	Archer Heights Saving and Cr. Un.		3,390,645	2,250
	Arcom Credit Union		203,820	300
	Artran Employees		383,189	349
	Associated Truck Employee		629,805	343
	Bagumbayan Credit Union		110,640	275
	Bell Accounting Credit Union		11,241,433	2,364
	Bell General Office		16,707,944	2,803
	Bell/Howell Emp. Credit Union		2,821,757	2,198
	Benefit Trust Life Ins. Co.		885,991	420
	Berean Credit Union		354,777	317
	Bethel AME Church		35,342	136
	Brach Credit Union		2,413,169	2,549
	Brinks Employees Credit Union		1,139,480	398
	Bud Logan Credit Union		256,703	256
	Bud South Branch Credit Union		360,626	241
	Burlington Chicago Terminal		1,156,717	1,235
	Business Opportunities Credit Union		110,774	262
	Caballeros De San Juan		8,308,391	5,218
	Calumet Region Credit Union		15,350,130	3,563
	Capitol Hardware Employees Cr. Un.		23,397	52
	Central Area Telephone Cr. Un.		14,587,016	5,994
	Central Region Postal		6,382,222	4,104
	Cergro Employees		1,215,535	557
	Chemetron Employees Cr. Un.		242,160	207
	Chgo. Sun-Times Employees Cr. Un.		4,927,369	1,552

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Chicago Alliance Credit Union	Chicago	$ 314,949	716
	Chicago Boys Clubs Cr. Un.		34,248	104
	Chicago Carton Employees		98,437	173
	Chicago Commercial Credit		4,266,113	2,316
	Chicago Die Sinkers Cr. Un.		317,689	262
	Chicago Fire Officers		1,309,361	698
	Chicago Fire-Fighters Cr. Un.		6,494,431	3,055
	Chicago Firemans Association		4,116,440	2,994
	Chicago Japanese Civic		76,381	123
	Chicago Joint Board RWDSU		431,422	1,153
	Chicago Local 458 Credit Union		1,819,683	1,221
	Chicago Municipal Employees		7,679,338	1,045
	Chicago Name Plate Cr. Un.		18,208	30
	Chicago Post Office Employees		10,132,108	7,729
	Chicago Public Library		188,196	392
	Chicago Teachers Credit Union		366,297	638
	Chicago Tube & Iron Employees		122,172	205
	Christian Hope Credit Union		14,609	136
	Circle Campus Credit Union		3,663,956	2,151
	Clearing Machine		727,253	338
	CM/H Employees		605,433	307
	College/University Credit Union		759,161	598
	Commanding Officers/Serg.		500,530	514
	Con-Am Western Region		1,011,314	1,253
	Confederation Credit Union		610,377	300
	Continental Central Credit Union		221,541	139
	Continental Combined		2,346,459	2,028
	Continental 51 Emp. Credit Union		65,380	65
	Corey Steel Emp. Credit Union		551,384	263
	Cuban Amer. Chamber of Commerce		310,717	422
	DCASR Chicago Credit Union		593,368	862
	DPUC Credit Union		1,731,813	1,527
	Edison Credit Union		55,184,640	16,025
	EESCO Employees Credit Union		74,798	77
	EKCO Employees Credit Union		411,196	461
	Englewood 68A Employees		5,241,171	1,351
	Ethicon Suture		1,290,643	626
	Federal Center Emp. Credit Union		5,394,850	3,968
	Fellowship Baptist Church		161,789	491
	Films-Packaging Emp. Cr. Un.		4,281,261	1,315
	Fluor Pioneer Emp. Credit Union		432,093	256
	Franklin Hospital Credit Union		89,236	80
	Garden City Credit Association		339,684	266
	General Mills Employees		4,072,782	1,324
	General Office Credit Union		620,890	618
	Good Shepherd Credit Union		37,258	124
	Goss Employees Credit Union		991,392	895
	Grand Trunk Emp. Credit Union		417,548	221
	Greater Inst. AME Church		21,159	76
	H.P.Smith Employees Credit Union		265,218	194
	Hanna Employees Credit Union		332,219	146
	Harrington/King Emp. Credit Union		165,644	95

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Hawthorne Credit Union	Chicago	$ 26,228,191	6,512
	Haymarket Credit Union		481,161	539
	Health Sciences Center Cr. Un.		1,136,610	1,619
	Hiawatha Credit Union		1,122,910	820
	Holsum Employees Credit Union		521,365	331
	Holy Cross Hospital Cr. Un.		1,470,946	1,050
	Ill. Central Cicero Cr. Un.		12,465,942	3,969
	Imperial Employees		1,968,854	827
	INC Employees Credit Union		958,299	505
	INCO Employees Credit Union		1,100,470	458
	Ingersoll Products Credit Union		1,327,123	442
	Inland Steel Credit Union		2,047,383	786
	J/J Employees Credit Union		3,491,073	678
	J/O Employees Credit Union		245,425	101
	Joanna Western Mills Employees		521,160	425
	John Jones 7 F/AM		27,955	86
	JPC Employees Credit Union		233,764	182
	L. Fish Employees Credit Union		130,366	145
	Lakeside Press Credit Union		1,246,763	2,186
	Leaf Employees Credit Union		834,245	719
	Liberty Credit Union		115,589	105
	Local 18-B		237,090	388
	Local 73 Credit Union		1,080,254	2,574
	Local 743		2,223,736	4,378
	Local 939 Barbers Credit Union		25,985	121
	Loretto Hospital Employees		484,979	462
	Marshall Field Co. Emp. Cr. Un.		2,051,390	2,643
	Master Printers Credit Union		15,188,265	12,879
	Midwest Truck		374,867	286
	Monumental		108,090	143
	Morgan Park Co-op		386,659	888
	Morton Thiokol Employees		1,358,959	872
	NARDA		7,470,376	2,271
	National Can Clearing		717,505	305
	National Can Employees Cr. Un.		1,316,226	790
	New Testament B C Credit Union		56,030	99
	New World Credit Union		36,328	24
	North Bell Credit Union		4,659,154	1,549
	Northwest Central Credit Union		364,668	316
	Northwest Parishes Credit Union		6,958,297	4,274
	NSC Staff Credit Union		99,753	176
	NYCO Credit Union		546,701	179
	Page Engineering Emp. Credit Union		938,461	260
	Park Employees Credit Union		20,031,634	7,118
	Park Manor Christ Church		133,960	231
	Park Manor UCC		32,314	345
	Parkway Gardens Credit Union		152,209	90
	Peerless/America Emp. Credit Union		200,338	107
	PGL/CC Employees Credit Union		16,092,405	4,253
	Pheoll Employees		297,346	385
	Phone Co.		12,051,902	2,651
	Pilgrim Baptist Credit Union		197,173	209

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Planites	Chicago	$ 4,444,077	2,284
	Precision Scientific Credit Un.		124,968	185
	Procter/Gamble Chicago		1,000,054	312
	Progress Credit Union		8,617,128	2,820
	Pros Credit Union		487,858	184
	Provident Hospital		227,637	150
	Pyle-National		565,966	440
	Pyramid Employees		371,272	179
	Quam Nichols Credit Union		86,119	75
	Ravenswood 400 Credit Union		1,284,912	712
	REGO		405,057	164
	Rheem Employees Credit Union		1,417,055	578
	Roscoe Credit Union		253,374	181
	Roseland Community Hospital		1,229,837	589
	RS Employees Credit Union		389,915	150
	Ryerson Employees Credit Union		1,615,056	1,057
	S. Chicago Comm. Hosp. Emp. Cr. Un.		1,109,986	763
	S O S Employees		368,847	260
	S & C Employees Credit Union		4,187,821	1,092
	Saint Adrian Credit Union		878,494	467
	Saint Elizabeth		196,154	267
	Saint Mark Credit Union		377,496	568
	Sanitary District Employees		5,340,274	1,966
	Sante Fe Chicago Federation		160,827	302
	Schwinn Employees Credit Union		291,689	90
	Sherwin Williams Emp. Cr. Un.		23,026,289	4,413
	Signal Drivers/Helpers Cr. Un.		432,908	149
	Smoler Employees		49,873	66
	Southwest Chicago Chapter Cr. Un.		1,742,131	2,220
	St. Andrew Parish Credit Union		230,838	325
	St. Anselm		195,720	199
	St. Edmunds Church Credit Union		1,352,492	954
	St. Gregory Parish Credit Union		396,666	746
	St. Helena Parish Credit Union		11,993	82
	St. James Parish Credit Union		134,999	130
	St. Joachims Parish Credit Union		39,630	167
	St. John Fisher		232,528	392
	St. Jude Credit Union		284,952	126
	St. Vincent Parish Credit Union		135,883	359
	St. Willibrord Parish		1,221,313	328
	Stewart-Warner Alemite Cr. Un.		1,999,900	1,579
	Stone 360 Employees Credit Union		155,089	128
	Telco 1		7,735,147	2,421
	The Neighbors		897,353	415
	Thirteen Nineteen Employees		1,826,477	720
	Triangle		1,091,002	886
	Tribune Employees Credit Union		4,961,321	3,307
	Trinity Credit Union		274,684	455
	Typographical Credit Union		408,079	636
	UCU Council Credit Union		220,168	238
	Union Special Employees Cr. Un.		2,037,742	595
	Union Teachers Credit Union		26,647,138	18,344

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	United Air Lines Emp. Cr. Un.	Chicago	$1,111,552,778	78,490
	United Food and Com. Workers		267,662	316
	United Insurance Credit Union		417,830	392
	United Specialists Emp. Cr. Un.		47,265	104
	University Staff		3,913,925	4,220
	UPWA Dist. 1 Area 5 Cr. Un.		344,943	395
	URCLPWA Local 505		54,965	117
	Vamco Credit Union		6,887,769	4,624
	Vansons Credit Union		314,514	161
	Verson Credit Union		1,101,543	460
	West Side Community Cr. Un.		50,758	153
	Western Acadia Emp. Credit Union		650,832	223
	Western Indiana Belt Cr. Un.		2,268,872	1,146
	Western Railways Assn. Cr. Un.		459,476	209
	Western Union Emp. Credit Union		324,504	438
	White Cap Credit Union		4,541,295	1,498
	Wilco Employees		53,790	50
	Win-Hood Co-op Credit Union		250,745	154
	Wrigley Factory Credit Union		5,544,781	1,256
	Wrigley Office Credit Union		1,039,973	733
	194 Credit Union		560,382	399
	372 Credit Union		120,194	330
	453 Unit 6 Credit Union		64,450	105
	Bloom Township High School Cr. Un.	Chicago Heights	2,362,393	733
	Desoto Emp. Hts. Credit Union		144,675	170
	Heights Autoworkers Credit Union		11,385,082	2,402
	Keystone Chicago Hts. Cr. Un.		873,191	395
	ABE Credit Union		3,932,454	1,449
	CECO Employees	Cicero	353,779	373
	Chicago Extruded Metals		335,708	203
	Danly Employees		2,843,314	1,115
	General Electric Emp. Cr. Un.		1,767,143	1,655
	Morton Employees Credit Union		577,804	585
	National Castings Emp. Cr. Un.		287,248	275
	Diesel Credit Union	Countryside	13,806,890	6,391
	Local 150 IUOF Members Cr. Un.		8,230,572	3,166
	Vulcan Employees Credit Union		451,668	300
	CPT Credit Union	Des Plaines	834,420	840
	Littelfuse Employees Cr. Un.		888,518	799
	Research Center Credit Union		2,444,583	228
	Dolton-Riverdale Municipal	Dolton	242,245	214
	Sweeper Employees Credit Union	Elgin	1,546,784	465
	TRW Connectors	Elk Grove Village	1,147,314	702
	Elmwood Park School Employees	Elmwood Park	960,373	325
	Evanston Firemens Credit Union	Evanston	328,196	120
	Evanston Post Office Employees		179,670	131
	Fidelity		4,232,247	1,213
	MABC Credit Union		343,558	263
	NU Employees Credit Union		1,200,954	1,063
	1st Bell Comm. Credit Union		2,071,996	1,088
	Evergreen Park Schools Employees	Evergreen Park	2,288,035	778
	Little Co/Mary Employees Cr. Un.		2,177,641	1,395

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	South Division Credit Union	Evergreen Park	$13,111,243	3,995
	Flossmoor Credit Union	Flossmoor	5,714,467	1,153
	Abell-Howe Employees Cr. Un.	Forest Park	81,328	71
	American Rivet Credit Union	Franklin Park	97,165	86
	Boulevard Credit Union		1,592,443	812
	CH/F Employees		184,834	124
	Duo-Fast		1,507,955	905
	Leyden Schools Credit Union		11,178,573	3,814
	Matsushita Emp. Family Cr. Un.		8,999,814	1,854
	Precision Steel		178,241	163
	Federal Life Employees	Glenview	364,212	196
	Glenbrook		5,968,195	2,102
	Glenview Credit Union		2,796,598	2,502
	Kraft Employees Credit Union		20,092,766	7,800
	City of Harvey Employees	Harvey	889,138	405
	Safeway Employees Credit Union		294,701	111
	Whiting Enployees Credit Union		509,495	308
	Allis Chalmers Emp. Cr. Un.	Hazel Crest	1,767,217	983
	Coreco Employees Credit Union	Hillside	173,057	155
	St. Anthonys Guild Cr. Un.		723,061	352
	Lady of Loretto Credit Union	Hometown	1,069,452	951
	Homewood Credit Union	Homewood	1,002,171	711
	School District 148		114,814	145
	Union 76 Credit Union	Lemont	6,198,436	1,562
	District 103 School Employees	Lyons	394,270	280
	Lyons Community		325,269	365
	Chidieco Credit Union	Melrose Park	123,887	167
	Diamond M		52,558	109
	Paysaver Credit Union		55,561,426	25,587
	St. Christopher Credit Union	Midlothian	507,118	553
	Maine Township Schools	Niles	1,031,698	893
	Vapor Credit Union		748,304	595
	Ridgewood Area Schools	Norridge	250,305	197
	Culligan USA Employees	Northbrook	1,164,281	641
	GBC Employees Credit Union		713,537	722
	Entenmann's Employees	Northlake	700,620	535
	Scholle Electro-chem		370,461	312
	ZRDC Credit Union		441,369	202
	Oak Forest	Oak Forest	161,899	265
	Motor Express Emp. Cr. Un.	Oak Lawn	121,711	56
	Oak Lawn Comm. Church Cr. Un.		1,011,275	423
	Oak Lawn Municipal		957,048	542
	Oak Park Employees Cr. Un.	Oak Park	2,133,125	1,118
	Oak Park Postal Employees		169,157	93
	Palatine Schaumburg Schools	Palatine	7,394,117	2,067
	Suburban Bancorp Inc. Employees		853,183	329
	Midwest Businessmen's Cr. Un.	Palos Hills	1,481	16
	Northeastern IEA Credit Union	Park Forest	286,231	228
	Park Forest Municipal Emp.		220,630	245
	Rich Township School Employees		1,052,621	422
	NW Suburban Postal Credit Union	Park Ridge	824,458	734
	Acme Continental Credit Union	Riverdale	23,143,431	9,523

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Cook	Chessie Chgo. Terminal Cr. Un.	Riverdale	$ 1,144,220	668
	IHB Riverdale Credit Union		1,579,993	636
	Meadows	Rolling Meadows	27,450,502	9,918
	Motorola Credit Union	Schaumburg	64,020,147	20,085
	Pegasus Employees Cr. Un.		58,049	205
	76 Division Credit Union		9,284,811	2,201
	Soreng Employees Credit Union	Schiller Park	2,356,797	891
	Brunswick Employees Credit Union	Skokie	2,697,928	1,134
	Double Circle		221,659	354
	MCC Powers Employees Cr. Un.		1,130,244	491
	Niles Township Schools Cr. Un.		9,167,912	1,721
	Thornton Township High Schools	South Holland	4,048,908	1,086
	School District 194 Employees	Steger	487,721	188
	Panduit Employees	Tinley Park	1,122,141	893
	Tinley Forest Employees		850,903	550
	Bikol Credit Union	Westchester	35,229	177
	Proviso Township Teachers		6,393,197	2,307
	Lyons Township High Schools	Western Springs	3,621,010	870
	American Law Enforcement Cr. Un.	Wheeling	21,179,350	4,112
	UAW Local 558 Credit Union	Willow Springs	6,064,116	1,866
	Winnetka Municipal Employees	Winnetka	325,281	245
	Premium Credit Union	Woodridge	93,642	126
	Worth Community Credit Union	Worth	2,313,908	1,310
	Commerce America Credit Union		144,955	162
Crawford	Heath Employees Credit Union	Robinson	165,875	239
	Pottery Credit Union		549,809	327
DeKalb	DeKalb County Postal Employees	DeKalb	630,423	295
	DeKalb County Teachers Cr. Un.		586,447	266
	DeKalb Motor Makers Cr. Un.		1,958,839	855
	Sycamore Community	Sycamore	8,509,761	9,000
Dewitt	Revere Credit Union	Clinton	219,456	448
Douglas	Douglas Credit Union	Tuscola	305,287	451
	U S I Employees Credit Union		7,410,907	2,668
DuPage	Argonne Credit Union	Argonne	30,406,289	7,276
	Bensenville Comm. Credit Union	Bensenville	7,309,363	2,945
	CDS Employees Credit Union	Carol Stream	932,233	407
	Chicago Area CCA		1,418,484	1,467
	Branch 825 NALC Credit Union	Elmhurst	471,055	516
	East DuPage Schools Credit Union		7,303,576	2,973
	Hinsdale Hospital Credit Union	Hinsdale	4,631,422	3,107
	Shield Credit Union		459,259	203
	C/NW Proviso Credit Union	Northlake	1,363,089	1,352
	Central Credit Union Ill.	Oak Brook	21,958,166	30,772
	Ill. Hospital Emp. Credit Union		18,240,682	23,354
	Shell Northerners Credit Union		615,589	282
	Ball Credit Union	West Chicago	442,502	471
	WECO Credit Union		7,593,814	3,215
	West Chicago St. Marys Parish		151,969	287
	DuPage County Employees	Wheaton	975,884	1,139
	DuPage Schools		30,022,495	13,302
	Scripture Press Employees		791,311	517
Edgar	Paris Hi-Way Credit Union	Paris	736,248	570

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Edgar	U O Colson Co-Workers Credit Union	Paris	$ 358,204	248
Effingham	Crossroads Credit Union	Effingham	1,630,833	2,210
	Effingham Highway		1,097,466	665
	Fedco Credit Union		1,412,407	906
	S A M H Credit Union		306,504	466
Fayette	Vandalia Correctional Center	Vandalia	62,968	180
Ford	McMillen Master	Gibson City	371,244	175
	The Stelle Credit Union	Stelle	71,646	236
Fulton	GHA Credit Union	Canton	992,576	713
Greene	Reco Credit Union	Roodhouse	252,060	197
Grundy	Morris Community	Morris	4,994,924	2,725
	Self-Locking Employees		389,758	455
	St. Lawrence Parish Cr. Un.	So. Wilmington	147,321	173
Henry	Henry County Schools Employees	Geneseo	679,928	358
	Henry County Postal Employees	Kewanee	317,135	152
	K M D Employees Credit Union		224,870	199
Jackson	Carbondale Highway Cr. Un.	Carbondale	1,590,603	938
	Coal Valley Credit Union		837,580	509
	NED Employees Credit Union		1,796,566	647
	SIU Credit Union		18,404,139	7,797
	T I Credit Union		81,252	206
	GRC Credit Union	Mt. Vernon	27,143	154
JoDavies	Stockton Employees	Stockton	332,169	217
Johnson	Vienna Correctional Center	Vienna	1,576,058	1,128
Kane	All-Steel Employees Cr. Un.	Aurora	15,535,812	2,448
	Aurora Burlington Cr. Un.		10,275,056	4,723
	Aurora Chapter Credit Union		6,825,383	8,554
	Aurora Earthmover Credit Union		34,139,408	5,406
	Aurora Firefighters Credit Union		1,594,690	663
	Aurora Policemen Credit Union		2,201,915	1,561
	Aurora Postal Employees		591,286	369
	Beacon News Credit Union		164,138	173
	Equipto Employees Credit Union		311,405	290
	Lyon Metal Products, Inc. Emp.		1,258,810	579
	Our Lady/Good Counsel Cr. Un.		1,141,441	1,143
	Pines Employees Credit Union		123,977	109
	Richards-Wilcox Credit Union		684,204	530
	Stephens-Adamson Emp. Cr. Un.		2,497,483	946
	Batavia Holy Cross Parish	Batavia	207,239	482
	Dundee Township Public Emp.	Carpentersville	172,330	188
	Brethren Employees Cr. Un.	Elgin	1,466,475	781
	Brethren Parish		578,365	374
	Couriers News Emp/CN Carr		135,287	861
	David Cook Employees Cr. Un.		533,419	410
	Elgin City Employees		2,690,470	883
	Elgin Mental Health Center		1,314,289	1,025
	Elgin Postal Employees Cr. Un.		934,812	528
	Kane County Teachers Cr. Un.		26,306,868	9,131
	Rawhide Credit Union		1,186,870	795
	Spiess Employees		91,139	127
	St. Joseph Parish		288,410	261
	Valley Bell		8,782,218	2,393
	Woodruff/Edwards		278,783	114

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Kane	Belden Credit Union	Geneva	$ 9,961,578	3,543
	Armour Dial Credit Union	Montgomery	3,590,206	1,798
	AT & T-MW Credit Union		3,268,265	2,006
	Marison Employees	South Elgin	70,530	74
	Diamond Natl. Corp. Emp. Cr. Un.	St. Charles	323,864	191
	Dukane Employees Cr. Un.		484,588	422
Kankakee	Maternity BVM Credit Union	Bourbonnais	1,573,554	947
	Rudolf		733,049	282
	Kankakee County Indust.	Bradley	615,249	639
	A O Smith Employees	Kankakee	4,927,012	1,955
	All Faiths Credit Union		14,565,579	50,000
	Armour Kankakee		8,419,789	2,399
	General Foods Employees		25,248,187	7,272
	GNB Employees Credit Union		1,361,132	510
	Henkel Corp. Employees		3,101,427	688
	Kankakee Bell Credit Union		3,513,554	923
	Kankakee City Employees		1,021,057	614
	Kankakee Community College		144,941	124
	Kankakee Federation/Teachers		1,560,262	572
	Kankakee St. Martin Cr. Un.		455,966	416
	Kankakee Terminal Belt		1,678,555	671
	Kankakee Valspar Credit Union		1,091,142	462
	Riverside Hospital Employees		1,086,092	880
	Roper Employees Credit Union		6,115,310	1,885
	SDC Employees Credit Union		3,384,454	1,317
	Texize		421,089	237
Kendall	Plano Savings Credit Union	Plano	523,133	553
Knox	Pottery Workers Credit Union	Abingdon	371,427	283
	Beatrice Credit Union	Galesburg	145,090	130
	Gale Credit Union		9,446,384	3,756
	Galesburg Burlington Cr. Un.		8,242,598	3,052
	Galesburg Midwest Employees Cr. Un.		9,220,037	3,177
	Galesburg Postal Credit Union		1,068,629	621
	Galesburg St. Marys Hospital Emp.		150,246	400
	Knox College Credit Union		325,006	316
	Knox County School Employees		2,457,602	1,170
	Praireland		3,625,240	2,946
	Register Mail Credit Union		291,005	180
	Utility Emp/Galesburg/Kewanee		1,745,576	844
	West Central Illinois Cr. Un.		593,103	598
Lake	B. A. E.	Barrington	3,651,076	1,026
	CAI Employees Credit Union		3,357,914	922
	Travenol Employees	Deerfield	45,679,478	19,901
	Great Lakes Credit Union	Great Lakes	135,377,028	63,505
	North Lakes Teachers Cr. Un.	Gurnee	351,548	457
	Warren Newport Credit Union		15,275,112	6,647
	Fansteel Employees Cr. Un.	North Chicago	2,244,188	1,051
	Trinity AME Church Cr. Un.		48,867	115
	Consumers Cooperative Cr. Un.	Waukegan	48,641,265	22,282
	J-M Employees Credit Union		3,898,812	1,123
	Keystone Printing Credit Union		549,365	289
	Lake County Postal		773,041	495

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Lake	North Shore Gas Cr. Un.	Waukegan	$ 2,984,066	1,055
	Outboard Marine Corp. Emp.		10,490,593	4,768
	VR/Wesson		337,131	167
	Waukegan Municipal Emp.		635,198	311
LaSalle	AM Nickeloid Emp. Cr. Un.	LaSalle	2,091,575	497
	SChool District 120 Employees		263,366	194
	Carus Employees Credit Union		431,711	462
	Utility Emp/LaSalle Serv.		1,119,922	584
	Westclox Employees		1,420,607	652
	Conco Employees	Mendota	1,972,212	1,233
	Bakelite Ottawa Plastics	Ottawa	3,935,132	1,693
	Glass Workers		28,733,450	12,080
	LaSalle County Postal Cr. Un.		304,836	211
	LaSalle County School Emp.		953,448	705
	Ottawa Hiway		1,822,412	737
	Tri-County		7,044,522	2,503
	Illinois Valley Credit Union	Peru	5,574,418	3,223
	Peru Catholic Credit Union		291,847	311
	Peru Municipal Credit Union		227,185	255
	Flink Employees Credit Union	Streator	41,021	89
	Knoedler Employees Cr. Un.		97,773	64
	Streator Community Savings & C. U.		3,975,429	2,355
Lee	Dixon Teachers Credit Union	Dixon	427,213	379
	DSH Employees		218,823	432
Livingston	Fox Employees Credit Union	Dwight	358,770	406
	Pittsburgh Intl. Employees	Fairbury	104,360	137
	Pontiac-Dwight Prison Emp.	Pontiac	508,196	741
	Peabody-Myers Employees	Streator	527,819	377
Logan	Eaton Employees	Lincoln	615,674	534
	L & F Employees Credit Union		247,333	412
	Lincoln Area Electric Emp/		229,000	157
	Logan County Public Employees		13,016,392	5,176
	Piercee Glass Lincoln Cr. Un.		89,318	155
McDonough	Western Illinois University	Macomb	2,475,942	2,137
McHenry	TM Employees Credit Union	Algonquin	135,744	297
	Oak Employees Credit Union	Crystal Lake	787,728	528
	Harvard Community Cr. Un.	Harvard	1,386,873	1,095
	Huntley Community Cr. Un.	Huntley	1,089,868	1,390
	Professional Assn/Clergy	Richmond	397,815	237
	Intermatic Credit Union	Spring Grove	1,379,665	751
McLean	Alton Route Employees	Bloomington	1,888,490	1,572
	Bloomington Municipal Emp.		1,654,186	1,052
	Bloomington Postal Employees		1,964,033	663
	Co-Op Credit Union		195,679	118
	Controls Credit Union		2,141,445	1,589
	Funk Seeds Employees Cr. Un.		1,167,122	923
	GTI Employees		5,143,880	2,860
	MCE Credit Union		1,447,245	1,499
	Pantagraph Printing/Statnry.		322,031	285
	Purina Employees Credit Union		91,737	96
	United Methodist Minister		3,627,528	2,105
	Health Care Employees Cr. Un.	Normal	599,046	923

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
McLean	I S U Credit Union	Normal	$ 7,212,366	2,811
Macon	B/O Employees Credit Union	Decatur	663,773	332
	Cash-Acme Employees Cr. Un.		402,913	266
	Central Illinois Chapter		1,154,722	1,654
	Commodore		79,467	54
	Decatur ADM Credit Union		4,648,387	2,569
	Decatur Bell Credit Union		6,682,840	1,339
	Decatur Earthmover Credit Union		50,119,089	7,568
	Decatur Firemans		1,796,566	647
	Decatur Medical Dental Cr. Un.		2,812,223	2,247
	Decatur N/W Emp. Cr. Un.		26,052,007	10,548
	Decatur Policemen Credit Union		617,612	236
	Decatur Postal Emp. Cr. Un.		2,427,880	852
	Decatur Purity Baking Co.		916,958	430
	Decatur St. Marys Credit Union		3,234,349	1,857
	Decatur Stanolind Cr. Un.		3,954,608	1,512
	Glassworkers WKS No. 14 Cr. Un.		698,633	492
	Grigoleit Employees Cr. Un.		361,569	250
	I B E W Local #146		514,869	391
	Illinois Media Association		1,446,169	1,023
	King Lar Employees		730,984	190
	Land of Lincoln Credit Union		11,977,086	5,162
	Marvel-York Credit Union		6,914,821	3,128
	Meyer Center Credit Union		335,157	347
	Mueller Co. Employees Cr. Un.		11,749,112	3,654
	Neisler Credit Union		228,816	206
	St. James		907,653	695
	Staley Employees Cr. Un.		24,192,080	6,313
	Third United Methodist Cr. Un.		309,677	238
	Wagner Castings Co. Cr. Un.		3,170,278	1,075
Madison	ABBCO Credit Union	Alton	1,107,130	697
	Alt-Wood Chapter Credit Union		1,614,465	1,895
	Alton Bell Credit Union		2,064,163	702
	Alton Postal Credit Union		384,541	231
	Electrogas Credit Union		1,025,053	400
	I B E W Local B-649		752,123	246
	Laclede Credit Union		15,517,646	4,127
	State Employees Credit Union		767,516	566
	BEA	Bethalto	724,236	345
	Electrical Workers	Collinsville	504,062	491
	Water Co. Employees Cr. Un.		156,508	176
	Olin Employees Credit Union	East Alton	41,092,032	10,296
	Madco	Edwardsville	298,889	580
	SWICSIU Credit Union		3,168,938	1,943
	GCAD Credit Union	Granite City	3,419,713	2,167
	Operating Engineers Local 148		6,385,968	2,405
	Processors-Industrial		5,509,700	3,605
	School District 9 Cr. Un.		1,326,446	856
	St. Elizabeths Parish Cr. Un.		530,101	507
	East Side Terminal	Madison	1,082,041	728
	Atlas	Wood River	3,281,578	1,500
	Wood River Hospital Cr. Un.		205,884	302

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Marion	Ill. Central (St. Louis Div)	Centralia	$ 612,470	498
	Salem School System Cr. Un.	Salem	886,392	497
Massac	Allied Industrial Credit Union	Metropolis	1,141,895	743
	Electric Energy Inc. Emp. Cr. Un.		1,176,047	788
Mercer	Health Professionals Cr. Un.	Aledo	116,445	261
	Mercer County School Emp. Cr. Un.		278,719	307
Montgomery	Hillsboro Community	Hillsboro	104,612	352
Morgan	Jacksonville Area State	Jacksonville	178,377	507
Ogle	North West Ill. Credit Union	Mt. Morris	4,491,555	3,668
	Oregon Community Credit Union	Oregon	702,202	558
	Polo Community Credit Union	Polo	250,618	328
Peoria	Redbrand Credit Union	Bartonville	8,962,059	4,305
	Wayne Employees Credit Union		111,192	195
	Bemis Employees Credit Union	Peoria	467,282	431
	Bergner Associates		815,888	1,941
	Brass Foundry Co. Emp. Cr. Un.		50,479	108
	Cilco Credit Union		13,318,033	2,646
	Kemba Peoria		6,471,259	1,719
	M/I Credit Union		228,539	143
	Midcentral		8,887,358	5,547
	Peoria Bell Credit Union		6,624,210	1,421
	Peoria City Employees Cr. Un.		2,800,264	1,390
	Peoria County School Emp. Cr. Un.		1,013,201	1,186
	Peoria Fire Fighters Cr. Un.		1,329,418	253
	Peoria Graphic Arts Cr. Un.		1,544,365	1,141
	Peoria Highway Credit Union		747,050	445
	Peoria Journal Star Cr. Un.		1,922,941	900
	Peoria Postal Emp. Cr. Un.		3,979,595	1,320
	Proctor Hospital Employees		455,198	755
	St. Francis Hospital Employees		3,360,303	2,797
	St. Patrick Catholic Cr. Un.		124,445	349
	State Emp/Central Ill. Cr. Un.		392,859	584
	Surface Lines Employees		107,716	201
	Peoria Typographical Cr. Un.	Peoria Heights	110,496	81
Perry	Turco Employees Credit Union	DuQuoin	89,327	168
Piatt	Ting Credit Union/Ill.	Hammond	325,116	218
	MEA	Monticello	84,677	160
Pike	Illini Community Hospital Emp.	Pittsfield	57,882	133
	King Employees Credit Union		51,687	72
Pulaski	Laborers' Local 773	Cario	205,673	140
Putnam	Hennepin Steel Workers Cr. Un.	Hennepin	475,312	511
Randolph	Menard Credit Union	Menard	94,908	186
	Spartan Credit Union	Sparta	252,968	515
Rock Island	Deere Harvester	East Moline	46,008,505	9,714
	Foundry & Municipal Employees		9,385,924	2,880
	United Township Schools Cr. Un.		2,684,337	1,489
	Deere Company Credit Union	Moline	50,182,845	13,601
	George Evans Emp. Cr. Un.		38,862	98
	McLaughlin Employees		753,388	319
	Moline Municipal Cr. Un.		6,031,457	1,769
	Moline Postal Employees		420,344	254
	Montgomery Employees Cr. Un.		3,947,373	2,110

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Rock Island	Plow/Planter Emp. Cr. Un.	Moline	$10,453,324	8,039
	School District 40 Employees		2,990,267	1,212
	Bituminous Employees Cr. Un.	Rock Island	960,656	745
	Employees Cr. UN./Rock Island		996,717	508
	Franciscan Med. Cen. Emp. Cr. Un.		1,450,249	1,241
	Gas and Electric		5,839,109	2,290
	I. H. Farmall		51,909,818	11,038
	IH Mississippi Valley		62,239,331	20,934
	J. I. Case Employees Cr. Un.		1,639,772	574
	Jaydon Employees Cr. Un.		1,222,584	608
	Rock Island Area Schools		217,968	298
	Rock Island Postal Employees		2,300,102	1,301
	Tri-Cities Bell Empl. Cr. Un.		2,242,488	791
St. Clair	Amalgamated 534 Credit Union	Belleville	1,842,033	880
	Belleville Community Cr. Un.		1,353,750	805
	Belleville Natl. Government Emp.		291,555	238
	Catholic Cr. Un./Belleville		4,732,893	2,961
	Southern Ill. Directors		1,795,982	1,243
	Chessie-Seaboard Emp. Cr. Un.	Caseyville	243,601	267
	Cerrobrass	East St. Louis	856,716	638
	Chas. Pfizer Co., Inc. Emp.		265,065	262
	Electropower Credit Union		633,927	385
	Illinois Central/E. St. Louis		562,323	505
	Motor Coach Employees		2,196,755	1,096
	St. Clair County Teachers		2,959,880	2,537
	C. T. Employees	Fairmont City	584,211	618
	Archview Credit Union	Fairview Heights	468,839	215
	Caseyville Township Comm. Cr. Un.		275,786	247
	Egyptian		426,973	439
	Arrow S Credit Union	Natl. Stock Yard	929,916	479
	Stock Yards Employees		248,130	158
	St. Agathas Consolidated	New Athens	271,559	442
	Monsanto Employees	Sauget	5,917,248	1,271
	Scott Credit Union	Scott AFB	68,132,313	27,272
Saline	Southeastern Electric Emp.	Eldorado	1,482,163	440
	NYC Employees	Harrisburg	151,114	139
Sangamon	Chemical Employees Cr. Un.	Illiopolis	85,051	169
	Catholic Cr. Un. of Rock Island	Moline	1,490,432	762
	Franklin Life Emp. Cr. Un.	Springfield	1,765,327	1,297
	Hobbs Div.-Stewart Warner		243,263	282
	I B E W Local 193		350,158	199
	I F D A		1,064,160	270
	Ill. Education Assn. Cr. Un.		2,126,988	1,884
	Imperial Credit Union		16,032	123
	IRSE Credit Union		3,526,246	1,029
	MMC Employees		937,882	1,358
	Pillsbury Employees		2,334,212	528
	Sangamo Chapter		4,153,438	1,577
	Sangamon County		298,755	461
	Sangamon County Schools		4,789,141	2,251
	Sangamon State University		98,051	170
	Small Business Credit Union		114,881	138

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Sangamon	Springfield Prairie Farms Dairy	Springfield	$ 235,394	115
	Springfield Bell Credit Union		11,175,699	2,218
	Springfield Cilco Credit Union		429,820	282
	Springfield City Employees		2,056,040	1,324
	Springfield Clinic Cr. Un.		762,797	293
	Springfield Firemen		874,033	234
	Springfield Postal Cr. Un.		3,708,915	1,464
	Springfield Printers Cr. Un.		944,344	512
	Springfield Sacred Heart		23,984,259	10,848
	Stranco Credit Union		122,224	140
Scott	Relco Credit Union	Winchester	211,035	138
Stephenson	Blackhawk Area	Freeport	9,262,942	3,828
	Freeport City Emp. Cr. Un.		128,243	167
	Freeport Journal Standard		69,207	48
	Freeport Postal Employees Cr. Un.		65,294	78
	Micro Switch Employees Cr. Un.		20,241,080	6,072
	Modern Plating Employees		188,016	137
	Stephenson County Schools		709,703	447
Tazewell	Cerelose Credit Union	Pekin	3,041,313	1,574
	Quaker Oats Employees Cr. Un.		123,390	99
	Tazewell Co. Government Emp.		594,657	319
	Tazewell County School Employees		4,257,208	1,921
Union	Ash Employees Credit Union	Anna	876,202	760
Vermilion	Chuckles Credit Union	Danville	926,317	288
	Commercial News		505,456	348
	Danville Bell Credit Union		2,293,317	757
	Danville Consolidated		2,500,079	999
	Danville Holy Family		714,763	495
	Danville Post Office Employees		196,208	157
	Hyster Danville Employees		3,202,139	1,718
	Industrial Gloves Emp. Cr. Un.		224,559	157
	Interstate Publishers Employees		531,673	464
	L/N and C/EI Credit Union		1,969,576	506
	Lakeview Medical Center		4,650,792	1,870
	Lauhoff Employees Credit Union		4,331,390	1,067
	Local 1271 Credit Union		804,227	721
	Lyons NYC		191,840	223
	Midwest Credit Union		6,461,081	4,589
	Tee Pak Credit Union		5,599,381	1,686
	VA		13,346,632	4,282
	1st Illinois Credit Union		11,599,293	9,300
	579		5,767,946	2,974
	Grant & Ross Township Comm.	Hoopeston	27,811,169	7,750
	Joan of Arc Credit Union		345,945	318
Wabash	Snap-On Credit Union	Mt. Carmel	3,536,785	1,928
Warren	Teachers Cr. Un./Warren County	Monmouth	242,279	357
Whiteside	Lawrence Bros. Emp. Cr. Un.	Sterling	459,763	375
	School Employees Cr. Un.		6,343,612	2,262
	Steelworkers		5,123,574	4,064
Will	Joliet-St. Anne Credit Union	Crest Hill	499,973	398
	AJE Credit Union	Joliet	1,625,752	538
	Central Credit Un./Will County		9,816,299	5,738

ILLINOIS CHARTERED CREDIT UNIONS

COUNTY	CREDIT UNION	CITY	ASSETS	MEMBERS
Will	Earthmover Joliet	Joliet	$17,417,826	5,654
	EJ/E Central Credit Union		8,678,572	1,703
	Joliet District Credit Union		7,950,565	1,564
	Joliet Fire Fighters Cr. Un.		759,618	364
	Joliet Herald-News Employees		805,023	536
	Joliet Prairie Employees Cr. Un.		387,083	187
	Mt. Carmel		87,007	357
	Olin Employees Cr. Un./Joliet		6,090,797	1,377
	Will County Schools Cr. Un.		3,464,383	1,962
	Romeoville Comm. Credit Union	Romeoville	2,266,550	1,478
Williamson	D-B Employees	Herrin	162,132	269
	Norge Herrin		1,824,484	1,508
	Southern Illinois Schools		10,429,977	4,171
	Marion Memorial Hospital	Marion	158,539	339
	Marion VA Hospital Cr. Un.		398,845	344
	Williamson County Cath.		426,796	420
Winnebago	Atwood	Rockford	2,894,139	1,435
	Barnes Drill Employees Cr. Un.		537,484	305
	Behr Employees Credit Union		90,827	88
	Diamond R Credit Union		250,251	255
	Elco Employees Credit Union		4,526,290	1,261
	Greenlee		4,483,192	2,135
	Gunite Employees Credit Union		1,636,812	423
	H O Perlee Credit Union		1,497,094	1,072
	Ingersoll		146,033	274
	J L C Employees Credit Union		5,430,222	1,751
	Muellers-Pinehurst		447,373	275
	MUJ		1,308,438	527
	National Lock Employees		1,155,916	1,321
	Nihan/Martin Employees Cr. Un.		43,975	27
	Northern Illinois Cr. Un.		15,321,784	11,783
	Quaker Employees		488,008	299
	Rock-Winn Credit Union		442,123	729
	Rockford Bell Credit Union		6,857,161	2,109
	Rockford Clutch Credit Union		2,265,906	848
	Rockford Municipal Employees		2,178,625	1,219
	Rockford Newspapers Cr. Un.		82,122	150
	Rockford Postal Employees		3,368,158	1,616
	Sundstrand Credit Union		27,900,052	11,561
	W. A. Whitney Employees Cr. Un.		505,763	260
	Winnebago County Schools Cr. Un.		3,102,797	3,243
	Besly Welles Employees Cr. Un.	South Beloit	1,420,987	594
	Gardner Credit Union		519,006	507
Woodford	Metamora St. Marys Parish	Metamora	579,875	497

CURRENCY EXCHANGE DIVISION

CURRENCY EXCHANGE DIVISION
ANNUAL REPORT
FISCAL YEAR ENDING JUNE 30, 1986

BACKGROUND

Currency exchanges provide important and vital financial services to Illinois residents who otherwise would not have access to these services. The major responsibility of the Currency Exchange Division is to ensure that these services are delivered to the public in the most efficient manner possible and that they are provided with all of the safeties and protections intended by State Law. The Currency Exchange Act, Illinois Revised Statutes, Chapter 17, Paragraph 4801, is the law which gives the Department of Financial Institutions the authority to regulate the industry.

Currency exchanges have been a part of the Illinois scene since the 1930's. Originally coming into being as a result of community bank failures during the depression years, the industry has matured and diversified to the extent that today, in 1986, it has become an important part of a number of statewide service delivery systems as it continues to make contributions toward the overall economy of the State of Illinois.

Currency exchange services are offered to consumers through two types of currency exchanges, the ambulatory exchange and the community exchange.

Ambulatory currency exchanges are check-cashing companies that are licensed to cash payroll checks for employees on the premises of their employers at Department-approved locations. These check-cashing services are provided from a central location, person-to-person or an armored truck parked on the premises of the employer. As of June 30, 1986, 537 ambulatory currency exchanges were operating in Illinois. Of these, 519 are located in Cook County, 16 are located in DuPage County, and 2 are located in Lake County.

Community currency exchanges are store front businesses that provide a variety of financial and financially related services to consumers. Included in these services are check cashing, sales of money orders, cash advances on Visa and Mastercard, processing of motor vehicle and title registration forms, acting as agents for photofinishing companies, accepting bill payments for utilities and telephone, and selling stamps and tokens for the public transportation system. Additionally, community currency exchanges serve as distribution centers for the majority of State of Illinois Public Aid checks and food stamps from the United States Federal Food Stamp Program. As of June 30, 1986, 633 community currency exchanges were operating in Illinois. The following list is a breakdown of the community currency exchanges by county:

DeKalb	1
Champaign	1
Cook	563
DuPage	16
Jackson	1
Kane	7
Kankakee	3
Lake	11

LaSalle	1
Macon	3
Madison	2
McHenry	2
Rock Island	3
Peoria	2
St. Clair	2
Sangamon	2
Will	9
Winnebago	4

Under State law, the Director of the Department of Financial Institutions has the authority for establishing the maximum rates community and ambulatory currency exchanges can charge for check cashing and sale of money orders.

This authority was given to the Department of Financial Institutions Director in 1977 as part of a legislative referendum package proposed by Governor Thompson, passed by the State Legislature and enacted into law that same year. In 1980, after extensive ratemaking hearings were concluded, the first maximum rate schedules were set. Those rates, 1.1% plus 75 cents for check cashing and 1.0% plus 75 cents for the sale of money orders, remained in effect until July 1, 1986. On that date, the rates were increased to 1.20% plus 90 cents for check cashing. The money order rate remained the same.

This increase came as a result of a year long ratemaking session initiated in June, 1985 when the currency exchange industry petitioned the Director to increase the check cashing rate to 1.25% of the face value of the check plus $1.00.

The petition, making an initial showing that an increase was warranted, started into motion the year long process which culminated in the Director increasing the maximum rate for check cashing. In responding to the request from the industry to increase the maximum rate for cashing checks, Director Fryzel considered the legislative findings and statement of intent as set forth in Section 4838 of the Illinois Currency Exchange Act as well as the criteria set forth in this Section and Parts 125.30(c) and 125.30(d) of the Practice and Procedures to be followed in the formulation and issuance of Schedules of Maximum Rates for Check Cashing and Writing of Money Orders of Community and Ambulatory Currency Exchanges. Based upon information gained from the public hearings, submissions of interested parties both prior to the hearings and as rebuttal after the hearings, the information available to the Director under "Practice and Procedures" and the entire administrative record, the Director found that the maximum rate for check cashing as established effective January 1, 1981 should not be what the industry had requested but a smaller increase to 1.2% plus 90 cents.

CURRENCY EXCHANGE DIVISION OPERATIONS

Personnel

Supervisor	1
Assistant Supervisor	1
Review Examiner	1
Chief Investigator	1
Field Examiners	7
Clerical	2
	13

The regulatory responsibilities of the Currency Exchange Division are varied. State law mandates that every community currency exchange is to be examined annually and gives the Director discretionary authority to inspect ambulatory currency exchanges. Field examiners conduct the examinations of community currency exchanges on a surprise basis at the actual location of the community exchange. Those found to be in serious violation of the Currency Exchange Act and/or the Rules and Regulations of the Department, among other things, are subject to reexamination to ensure that compliance has been achieved. During FY'86, 735 of these types of examinations were conducted on Illinois community currency exchanges.

The Chief Investigator conducts ambulatory currency exchange inspections. Inspections are conducted on a surprise basis at the locations of the employer at the time and on the day that the checkcashers are licensed to provide the service. During FY'86, 532 ambulatory currency exchange inspections were conducted.

All applications for new community currency exchange licenses or ambulatory licenses are reviewed and investigated by the Currency Exchange Division. Applications for Change of Location, Change of Name, Stock Transfers and Officer Approvals are also investigated by the Division. Division management is continually taking steps to improve and expand the review and investigation process to ensure each application is handled as thoroughly and fairly as possible.

Division management also advises the Director on liquidations, which are community currency exchanges that have gone out of business; receiverships, which are community currency exchanges under supervision of a Receiver appointed by the Director; and all currency exchange related litigation.

Division staff deal with a wide range of currency exchange related consumer complaints. Whether it is an allegation of being short-changed, a problem concerning rates being charged or a lost money order, each complaint is hopefully worked through to the satisfaction of the consumer. Part of the success for this can be attributed to the positive relationship the Division has worked toward establishing with the Currency Exchange industry to ensure that the needs of the public are adequately served.

FISCAL YEAR 1986 HIGHLIGHTS

- Initiated by a petition from the currency exchange industry, a year long ratemaking session took place which culminated in an increase in the maximum rate for check cashing from 1.1% plus 75 cents to 1.2% plus 90 cents.

- Monthly hearings were begun for licensees wishing to dispute fines assessed their currency exchanges for violation of the Currency Exchange Act.

- Sales for all 33 of the former Ryan currency exchanges placed in Receivership on June 19, 1983 were completed. By the end of the fiscal year, monies from several of the money order accounts held in trust by the Director, were turned over to the Unclaimed Property Division.

- Receivership of 47th and Racine and 31st and Archer Currency Exchanges concluded. At the end of the fiscal year, the Department was awaiting court approval of dissolution and dispersement of assets for the two entities.

- Data processing project completed in which new and current information on all ambulatory and community currency exchanges computerized.

CURRENCY EXCHANGES SOLD FROM DISPUTED CHAPTER 11 BANKRUPTCY

The following four (4) currency exchanges under the contested Chapter 11 bankruptcy were sold. The funds to cover the outstanding money orders are being maintained in separate bank accounts under the Director's name. At the end of a two-year period, the remaining dollars in these accounts will be remitted to the Unclaimed Property Division of the Department of Financial Institutions.

Former Name of Currency Exchange	Date of Sale	Money Orders Outstanding On Date of Sale	Money Orders Outstanding As of June 30, 1986
Madison Damen C. E., Inc. 1958 West Madison Chicago, Illinois 60612	07-09-85	$34,023.10	$ 5,282.10
Cicero Armitage C. E., Inc. 1950 North Cicero Chicago, Illinois 60639	09-08-85	$15,368.86	$ 2,986.56
Roosevelt Damen C. E., Inc. 2009 West Roosevelt Road Chicago, Illinois 60608	11-11-85	$19,529.58	$ 3,036.95
Ogden Kedzie C. E., Inc. 3166 West Ogden Avenue Chicago, Illinois 60623	11-06-85	$20,664.61	$ 2,887.86
	TOTAL	$89,586.15	$14,193.47

CURRENCY EXCHANGES IN LIQUIDATION

The following currency exchanges have gone out of business. Funds to cover their outstanding money orders are maintained in a bank account under the Director's jurisdiction. The account must remain open for a minimum of two years from the date of the currency exchange's closing.

Belmont Kimball Currency Exchange, Inc.
Lake Marion Currency Exchange, Inc.
Western Van Buren Currency Exchange, Inc.
West Chester Currency Exchange, Inc.

CURRENCY EXCHANGES IN RECEIVERSHIP

A currency exchange is placed in receivership when it is determined by the Director to be insolvent. The receiver is to oversee the operation of the currency exchange, handle all outstanding debts, and make a determination whether or not the currency exchange should be liquidated or returned to the former owner. The following currency exchange is currently in receivership:

*Halsted Archer Currency Exchange

* The new owners are waiting court approval to take over ownership.

CURRENCY EXCHANGES UNDER DISPUTED CHAPTER 11 BANKRUPTCY

In January, 1983, thirty-three (33) currency exchange corporations were placed under administrative receivership by the Director. The owner subsequently declared Chapter 11 bankruptcy for these corporations. At the end of the Fiscal Year, all 33 of the currency exchanges had been sold out of bankruptcy or liquidated.

CONSUMER COMPLAINTS

One of the most important and primary jobs of the Currency Exchange Division is the handling of consumer complaints. The Chief Investigator works with the consumer and the currency exchange involved to help bring a resolution to the complaint. If the complaint is of a non-regulatory nature, the consumer is directed to the appropriate department or agency that can assist them. During FY'86, the Currency Exchange Division handled 176 consumer complaints. Of this number, approximately 27% concerned money order problems, 14% license problems, 9% employee attitude problems, 10% utility bill problems, and 40% miscellaneous complaints.

	FY'86	FY'85
July	8	17
August	19	13
September	19	6
October	14	5
November	14	8
December	10	10
January	19	14
February	14	9
March	15	16
April	23	11
May	11	3
June	10	14
TOTAL	176	128

TOTAL REVENUE RECEIVED

Revenue generated by the Currency Exchange Division is collected through examination fees, license fees, inspection fees, application fees, and fines. The following is a monthly breakdown of these revenues:

	FY'86	FY'85
July	$ 7,775.00	$ 11,229.00
August	17,706.00	13,117.00
September	7,832.00	12,549.00
October	15,081.00	16,246.00
November	92,026.00	84,857.00
December	7,075.00	12,272.00
January	14,674.00	9,857.00
February	17,725.00	16,840.00
March	16,975.00	22,525.00
April	18,375.00	13,920.00
May	7,309.00	15,695.00
June	15,500.00	16,055.00
TOTAL	$238,053.00	$245,162.00

TOTAL REVENUE BY CATEGORY

COMMUNITY	FY'86	FY'85
Examination Fees	$117,600.00	$111,525.00
License Fees	70,100.00	69,950.00
Fines	19,600.00	27,975.00
Investigation Fees	10,400.00	10,100.00
Miscellaneous Fees	3,195.00	8,019.00
AMBULATORY		
License Fees	14,233.00	14,743.00
Inspection Fees	2,925.00	2,850.00
TOTAL	$238,053.00	$245,162.00

FINES RECEIVED

Section 4824 of the Currency Exchange Act provides that the Director may fine a licensee for violation of the Act. Most of these violations resulted from currency exchanges not having a minimum $5,000 cash position and/or not being in compliance with the posting of maximum rates. The following is a breakdown of these fines by month:

	FY'86					FY'85				
	Financial Impairments	%	Rate Posting and Other Fines	%	Total	Financial Impairments	%	Rate Posting and Other Fines	%	Total
July	$ 400	89	$ 50	11	$ 450	$ 1,300	100	$ 0	0	$ 1,300
August	2,000	100	0	0	2,000	2,050	95	100	5	2,150
September	200	100	0	0	200	1,700	43	2,275	57	3,975
October	300	100	0	0	300	300	100	0	0	300
November	1,550	94	100	6	1,650	1,600	62	1,000(1)	38	2,600
December	750	83	150	17	900	1,600	100	0	0	1,600
January	750	100	0	0	750	300	100	0	0	300
February	2,800	100	0	0	2,800	3,100	55	2,500	45	5,600
March	3,250	98	50	2	3,300	4,700	89	600	11	5,300
April	1,850	100	0	0	1,850	2,000	98	50	2	2,050
May	500	100	0	0	500	1,100	50	1,100(2)	50	2,200
June	3,350	68	1,550	32	4,900	600	100	0	0	600
TOTALS	$17,700	90	$1,900	10	$19,600	$20,350	73	$7,625	27	$27,975

(1) Includes $1,000 for violation of Sections 4802 and 4807 of the Currency Exchange Act.

(2) Includes $1,000 for violation of Regulation #1

UNCLAIMED PROPERTY COLLECTED BY THE CURRENCY EXCHANGE DIVISION

The following monies represent unclaimed money orders over seven years old remitted by currency exchanges as a result of examinations conducted by the currency exchange examiners. These funds are turned over to the Department's Unclaimed Property Division and held by the State in perpetuity until the owner or heir comes forward. The Department of Financial Institutions employs the practice of collecting unclaimed financial assets held by a currency exchange at the time of their annual examination. This procedure saves the currency exchange the time and cost of filling out an annual unclaimed property report, prevents an additional exam from being conducted by the Unclaimed Property Division, and ensures the proper collection and recording of assets falling under the jurisdiction of the Unclaimed Property Act.

	FY'86	FY'85
July	$ 22,330.00	$ 11,913.00
August	28,077.00	12,331.00
September	28,165.00	48,886.00
October	40,165.00	26,642.00
November	23,005.00	21,800.00
December	5,301.00	26,185.00
January	28,551.00	36,831.00
February	42,723.00	45,370.00
March	53,339.00	66,200.00
April	56,633.00	60,644.00
May	23,547.00	90,396.00
June	42,872.00	59,950.00
TOTALS	$394,708.00	$507,148.00

COMMUNITY CURRENCY EXCHANGE EXAMINATIONS COMPLETED

Working with a staff of seven field examiners, the Currency Exchange Division conducted 735 examinations during FY'86 which involved statutory examinations, sales, liquidations, consolidation(mergers), and reexaminations of impaired currency exchanges.

	FY'86	FY'85
July	55	39
August	50	48
September	61	54
October	72	73
November	70	37
December	63	46
January	66	67
February	77	57
March	68	61
April	72	79
May	58	74
June	23	81
TOTALS	735*	716

* Includes four community exchanges under Chapter 11 bankruptcy.

COMMUNITY CURRENCY EXCHANGE APPLICATION TRANSACTIONS

	New FY		Sales FY		Change of Locations FY		Name Change, etc. FY		Total FY	
	86	85	86	85	86	85	86	85	86	85
July	2	1	3	2	1	4	5	3	11	10
August	3	3	1	4	1	3	7	2	12	12
September	2	3	2	2	1	3	3	15	8	23
October	7	2	4	1	3	1	8	2	22	6
November	4	1	4	2	2	3	3	2	13	8
December	1	2	3	4	1	0	2	3	7	9
January	2	4	4	3	1	2	6	9	13	18
February	2	5	5	5	4	0	7	1	18	11
March	2	3	5	6	0	2	5	3	12	14
April	4	1	4	2	1	1	1	0	10	4
May	4	3	1	7	2	1	9	4	16	15
June	2	2	4	3	3	1	3	5	12	11
TOTALS	35	30	40	41	20	21	59	49	154	141

COMMUNITY CURRENCY EXCHANGE APPLICATIONS - APPROVED

	New FY		Sales FY		Change of Locations FY		Name Change, etc. FY		Total FY	
	86	85	86	85	86	85	86	85	86	85
July	0	1	3	13	2	2	2	4	7	20
August	1	4	3	2	0	4	3	1	7	11
September	2	3	2	6	1	2	8	3	13	14
October	7	0	4	2	0	4	2	1	13	7
November	3	1	3	1	3	1	4	14	13	17
December	1	2	0	1	0	1	2	2	3	6
January	1	3	4	6	2	2	8	6	15	17
February	2	1	5	3	1	1	5	3	13	8
March	1	4	5	6	4	0	5	4	15	14
April	1	5	3	6	1	1	4	2	9	14
May	2	2	3	1	1	2	3	3	9	8
June	3	1	2	4	0	1	8	4	13	10
TOTALS	24	27	37	51	15	21	54	47	130	146

NEW COMMUNITY CURRENCY EXCHANGE LICENSES ISSUED FY'86

Nineteen (19) licenses were issued this fiscal year to open new Community Currency Exchanges at specific locations.

Airport Check Cashing, Inc.
Lower Arcade Level
O'Hare Hilton
Chicago, Illinois 60666

Aurora Lake Currency Exch., Inc.
902A North Lake Street
Aurora, Illinois 60505

DeKalb Currency Exchange, Inc.
1440 Sycamore Road
DeKalb, Illinois 60115

Devon Tonne Curr. Exch., Inc.
550 Devon Avenue
Elk Grove Village, Il. 60007

Downtown Currency Exch., Inc.
326 West State
Rockford, Illinois 61101

Evergreen Park Curr. Exch., Inc.
3658 West 95th Street
Evergreen Park, Il. 60642

Gurnee Currency Exchange, Inc.
4949 West Grand Avenue #4A
Gurnee, Illinois 60031

Hometown Currency Exch., Inc.
4076 Southwest Highway
Hometown, Illinois 60456

Illinois Center Curr. Exch., Inc.
100 West Randolph Street, C-24
Chicago, Illinois 60601

Lake Zurich Curr. Exch., Inc.
592 West Main Street
Lake Zurich, Illinois 60047

Mall Currency Exchange, Inc.
7431 Roosevelt Road
Forest Park, Illinois 60130

New York Street Curr. Exch., Inc.
964 East New York Street
Aurora, Illinois 60505

159th and Central Curr. Exch., Inc.
5540 West 159th Street
Oak Forest, Illinois 60452

Palos Heights Curr. Exch., Inc.
12332 South Harlem
Palos Heights, Illinois 60463

Poplar Creek Curr. Exch., Inc.
1807 Golf Road
Schaumburg, Illinois 60194

Springbrook Curr. Exch., Inc.
156H East Lake Street
Bloomingdale, Illinois 60108

Tyler Creek Curr. Exch., Inc.
68 Tyler Creek Plaza
Elgin, Illinois 60120

Woodridge Curr. Exch., Inc.
Grove Annex
75th and Lemont - Store 2-5
Downers Grove, Illinois 60515

Zion Currency Exchange, Inc.
3398 Sheridan Road
Zion, Illinois 60099

COMMUNITY CURRENCY EXCHANGE INDUSTRY ACTIVITY INCOME

	September 1985		September 1984	
	Based on 633 Community *Currency Exchanges	Percent of Income	Based on 640 Community *Currency Exchanges	Percent of Income
Check Cashing Fees	$ 53,177,015	67%	$ 49,302,582	69%
Money Order Fees	9,778,432	12%	9,157,923	13%
License Fees	8,874,921	11%	7,462,163	10%
Utilities Fees	2,104,569	3%	1,947,590	3%
Other Income	5,546,526	7%	3,920,333	5%
TOTAL	$ 79,481,463	100%	$ 71,790,591	100%

*Figures are taken from the last two Annual Reports filed with the Department by the Industry.

AMBULATORY INSPECTIONS

An inspection involves the Division investigator being present on the premises of the employer at the time the check cashing is to take place in order to ensure that the service rendered is in accordance with the Rules and Regulations of the Department.

	FY'86	FY'85
July	0	0
August	0	0
September	67	0
October	42	0
November	19	38
December	53	37
January	114	103
February	68	92
March	0	92
April	0	56
May	123	71
June	46	73
TOTAL	532	562

Based on number of licenses in effect at beginning of respective Fiscal Year minus licenses turned in for discontinued service.

AMBULATORY CURRENCY EXCHANGE APPLICATIONS-SUBMITTED/APPROVED

During the course of FY'86, the Currency Exchange Division approved a total of 38 applications for ambulatory currency exchange locations. Of the 54 submitted in FY'86, 70% were approved.

	SUBMITTED		APPROVED*	
	FY'86	FY'85	FY'86	FY'85
July	2	11	0	3
August	2	12	2	11
September	1	6	2	9
October	2	7	1	5
November	4	4	2	6
December	10	1	6	3
January	2	2	4	1
February	4	4	2	2
March	3	1	5	4
April	5	2	3	1
May	5	2	5	3
June	14	0	6	1
TOTAL	54	52	38	49

*Does not correspond to number of applications submitted in particular month. Figures may include approvals of applications submitted in previous months.

COMPARISON OF LICENSES ISSUED BY MONTH FOR AMBULATORY CURRENCY EXCHANGES

The Currency Exchange Division processed applications for new Ambulatory Currency Exchanges. Each application is investigated by the Department and if the criteria under Section 4811 of the Currency Exchange Act is satisfied, a license is issued. The following is a list, by month, of ambulatory licenses issued for FY'85 and FY'86.

	FY'86	FY'85
July	0	3
August	3	11
September	2	9
October	1	5
November	2	6
December	6	3
January	4	1
February	2	2
March	5	4
April	3	1
May	5	4
June	6	1
TOTAL	39	50

NEW AMBULATORY CURRENCY EXCHANGE LICENSES ISSUED FY'86

There were 38 new ambulatory currency exchange licenses issued in FY'86. The total number of ambulatory licenses active at the end of FY'86 was 537 as compared with 558 active licenses at the beginning of FY'86.

Name	Address	City
Associated Mills, Inc.	5000 West Roosevelt	Chicago
Mark I	1733 W. Irving Park	Chicago
Textile Craft	3446 N. Southport	Chicago
Textile Craft	3420 N. Southport	Chicago
Acco International, Inc.	770 S. Acco Plaza	Wheeling
Eder Instrument Co., Inc.	5645 N. Ravenswood	Chicago
Canover Ind-Kirchheimer Div.	4300 United Parkway	Schiller Park
Economy Engineering Co.	625 Thomas Drive	Bensenville
Superior Coffee and Foods	2222 Lunt Avenue	Elk Grove Village
Economail	1824 S. 54th Avenue	Cicero
QST Industries, Inc.	231 S. Jefferson	Chicago
Cannon Ball, Inc.	400 N. Orleans	Chicago
City-Bonded Div. of Cannonball, Inc.	745 N. Wells	Chicago
United States Steel Corp.-Southworks	3426 E. 89th Street	Chicago
Advance Transformer	3030 N. Tripp	Chicago
Synchro Start Products	8124 N. Central Park	Skokie
Venture Stores, Inc.	5100 W. 70th Place	Bedford Park
Triton Industries	1020 N. Kolmar	Chicago
Produce Terminal Cold Storage	1550 S. Blue Island Ave.	Chicago
Felt Products	3426 W. Touhy Avenue	Skokie
Paragon Spring Co.	4435-45 W. Rice Street	Chicago
Olmarc Packaging Co.	165 W. Lake Street	Northlake
Graphic Packaging Corp.	11250 Addison Street	Franklin Park
L.T.Kinder Plastics, Inc.	2727 N. Greenview	Chicago
Kropp Forge-Div. of Anadite, Inc.	5301 Roosevelt Road	Cicero
United Air Cleaner Co.	9705 S. Cottage Grove	Chicago
RTC Industries, Inc.	3101 S. Kedzie	Chicago
Franklin Boulevard Community Hosp.	3240 W. Franklin Blvd.	Chicago
Dynascan Corp.	6500 W. Cortland	Chicago
Lakeside Community Hospital, Inc.	255 W. Cermak Road	Chicago
Sky Chefs	511 Cargo/O'Hare Field	Chicago
Reliable Plating Corp.	1538 W. Lake Street	Chicago
Dan Howard Industries, Inc.	710 W. Jackson Blvd.	Chicago
Hygrade Food Products Corp.	820 W. Fulton Street	Chicago
Raytheon Medical Systems	2020 + 2050 N. Janice	Melrose Park
Buildex Div.-Illinois Tool Works	1349 W. Bryn Mawr	Itasca
Cotton Specialty Co.	404 N. Sacramento	Chicago
Rush Presbyterian St. Luke's Medical Center	500 S. Racine	Chicago

DIRECTORY
COMMUNITY CURRENCY EXCHANGES

CITY	LICENSEE		ZIP CODE
	CHAMPAIGN COUNTY		
Champaign	Illini Curr. Exch., Inc.	607 E. Green Street	61820
	COOK COUNTY		
Alsip	Alsip Currency Exchange	11638-B S. Pulaski Road	60658
Arlington Heights	Arlington Hts. Curr. Exch. Ltd.	6 W. Campbell Street	60005
Bellwood	St. Charles Rd. Curr. Exch. Inc.	2801 W. St. Charles Road	60104
Berwyn	Berwyn Curr. Exch., Inc.	6232 W. Cermak Road	60402
	Berwyn Plaza Curr. Exch. Inc.	6917 W. Ogden Avenue	60402
	Cermak Plaza Curr. Exch., Inc.	7183 Cermak Plaza	60402
Blue Island	Blue Island Curr. Exch., Inc.	2408 W. Vermont Street	60406
Bridgeview	Southfield Curr. Exch.	8713 S. Harlem Avenue	60455
Broadview	Broadview Curr. Exch., Inc.	1722 W. Roosevelt Road	60155
Brookfield	Brookfield Curr. Exch., Inc.	9450 W. Ogden Avenue	60513
Buffalo Grove	Buffalo Grove Curr. Exch., Inc.	1405 W. Dundee Road	60090
Burbank	Garden Gate Curr. Exch., Inc.	7911 S. Narragansett Avenue	60459
	State Road Curr. Exch.	6322 W. 87th Street	60459
Calumet City	Calumet City Curr. Exch., Inc.	592 Burnham Avenue	60409
Calumet Park	Cal City Curr. Exch., Inc.	1674 Dolton Road	60409
	Cal-Park Curr. Exch., Inc.	1431 W. 127th Street	60643
Chicago	#4 HGF, Inc.	3932 S. Wentworth Ave.	60609
	#1 Local Curr. Exch., Inc.	3209 N. Elston Ave.	60618
	#10 Check Agencies, Inc.	6250 S. King Drive	60637
	#12 Check Agencies, Inc.	600 S. Pulaski Road	60624
	#2 HGF, Inc.	301 West 47th Street	60609
	#30 Check Agencies, Inc.	201 East 71st Street	60619
	#6 Check Agencies, Inc.	2204 S. Pulaski Road	60623
	ABC Curr. Exch., Ltd.	4125 S. State Street	60653
	Ace Curr. Exch., Inc.	2200 West Taylor Street	60612
	Acme Curr. Exch., Inc.	212 W. Washington Street	60606
	Addison Central Curr. Exch.	3656 N. Central Avenue	60634
	Addison-Lincoln Curr. Exch., Inc.	1812 W. Addison Street	60613
	Addison-Western Curr. Exch., Inc.	3751 N. Western Avenue	60618
	Albany Park Curr. Exch. #2, Inc.	4752 N. Pulaski Road	60630
	All Service Curr. Exch.	1601 N. Milwaukee Ave.	60647
	Archer-Austin Curr. Exch.	6140 Archer Avenue	60638
	Archer-Cicero Curr. Exch.	5354½ S. Archer Avenue	60632
	Archer Curr. Exch., Inc.	4004 S. Archer Avenue	60632
	Archer-Harlem Curr. Exch., Inc.	7121 Archer Avenue	60638
	Archer-Nash Curr. Exch., Inc.	6611 W. Archer Avenue	60638
	Archer-Throop Curr. Exch.	2807 S. Archer Avenue	60608
	Archer and 43rd at Troy C. E.	4312 S. Archer Avenue	60632
	Argyle Curr. Exch., Inc.	1105 W. Argyle Street	60640
	Armitage-California Curr. Exch.	2759 W. Armitage Ave.	60647
	Armitage at Grand Curr. Exch.	5054 W. Armitage Ave.	60639
	Armitage Kedzie Curr. Exch., Ltd.	3200 W. Armitage Ave.	60647
	Armitage-Racine Curr. Exch., Inc.	1166 W. Armitage Ave.	60614

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	Arrow Curr. Exch., Inc.	2149½ W. Cermak Road	60611
	Ashland-51st Money Exch., Inc.	5105 S. Ashland Avenue	60609
	Ashland & 42nd Curr. Exch., Inc.	4200 S. Ashland Avenue	60609
	Ashland at 47th Curr. Exch., Inc.	4655 S. Ashland Avenue	60609
	Ashland Diversey Curr. Exch.	2753 N. Ashland Avenue	60614
	Ashland Irving Park Curr. Exch.	3959 N. Ashland Avenue	60613
	Ashland-21st Street Curr. Exch.	2023 S. Ashland Avenue	60608
	Atlas Curr. Exch.	2004 W. Armitage Avenue	60647
	Austin-Chicago Curr. Exch., Inc.	5946 W. Chicago Avenue	60651
	AZ Zenith Curr. Exch., Inc.	1938 W. North Avenue	60622
	Azteca Curr. Exch., Inc.	4327 West 26th Street	60623
	Bel-Oak Curr. Exch., Inc.	6737 W. Belmont Avenue	60634
	Belmont Broadway Curr. Exch., Inc.	3176 N. Broadway	60657
	Belmont Oakley Curr. Exch., Inc.	2300 W. Belmont Avenue	60618
	Berwyn Broadway Curr. Exch.	1135 W. Berwyn Street	60640
	Bonibill Curr. Exch., Inc. #2	1856 W. Pershing Road	60609
	Bridgeport Curr. Exch., Inc.	748 West 35th Street	60616
	Broadway Cashiers, Inc.	1115 W. Lawrence Ave.	60640
	Broadway-Cornelia Curr. Exch.	3477 N. Broadway	60657
	Broadway-Irving Curr. Exch., Inc.	3951 N. Broadway	60613
	Broadway Montrose Curr. Exch.	1002 W. Montrose Avenue	60613
	Bryn Mawr "L" Curr. Exch., Inc.	1127 W. Bryn Mawr Avenue	60640
	Cal-Harrison Curr. Exch., Inc.	2801 W. Harrison Street	60612
	Cal-Touhy Curr. Exch. Co.	2829 W. Touhy Avenue	60645
	California Milwaukee Curr. Exch.	2308 N. Milwaukee Avenue	60647
	California-Madison Curr. Exch.	2746 W. Madison Street	60612
	California-63rd Curr. Exch., Inc.	2749 W. 63rd Street	60612
	Calumet Curr. Exch., Inc.	8705 S. Commercial Avenue	60617
	Canal Van Buren Curr. Exch.	510 W. Van Buren Street	60607
	Cash It Here, Inc. #6	3173 N. Lincoln Avenue	60637
	Cash It Here, Inc. #1	1214 N. Ashland Avenue	60622
	Cash It Here, Inc. #2	3837 N. Broadway	60613
	Cash It Here, Inc. #3	824 W. Belmont Avenue	60657
	Central Check Cashing, Inc.	3609 W. Cermak Road	60623
	Central Park & 16th Curr. Exch.	3616 W. 16th Street	60623
	Central & Fullerton Curr. Exch.	5550 W. Fullerton Avenue	60639
	Cermak Halsted Curr. Exch., Inc.	2145 S. Halsted Street	60608
	Champlain & 47th Curr. Exch., Inc.	622 E. 47th Street	60653
	Chap Curr. Exch., Inc.	555 W. 31st Street	60616
	Chicago-Cicero Curr. Exch., Inc.	759 N. Cicero Avenue	60644
	Chicago-Crawford Curr. Exch.	3944 W. Chicago Avenue	60651
	Chicago Curr. & Check Exch.	4463 W. Lawrence Avenue	60630
	Chicago Grand Curr. Exch., Inc.	2934 W. Grand Avenue	60622
	Chicago Kedzie Curr. Exch., Inc.	801 N. Kedzie Avenue	60651
	Chicago-Rush Curr. Exch., Inc.	62 E. Chicago Avenue	60611
	Chicago Ridgeway Curr. Exch.	3721½ W. Chicago Avenue	60651
	Chicago-Sedgwick Curr. Exch.	370 W. Chicago Avenue	60610
	Chicago Western Curr. Exch., Inc.	738 N. Western Avenue	60612
	Cicero Belmont Curr. Exch., Inc.	4764 W. Belmont Avenue	60641
	C & A Curr. Exch., Inc.	1950 N. Cicero Avenue	60639
	Cicero & 47th Curr. Exch., Inc.	4628 S. Cicero Avenue	60638

CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Chicago	Cicero-Irving Curr. Exch., Inc.	3942 N. Cicero Avenue	60641
	Cicero-Jackson Curr. Exch., Inc.	301 S. Cicero Avenue	60644
	Cicero-Lake Curr. Exch., Inc.	352 N. Cicero Avenue	60644
	Cicero Madison Curr. Exch., Inc.	6 S. Cicero Avenue	60644
	Clark-Devon Curr. Exch., Inc.	6337 N. Clark Street	60660
	Clark Diversey Curr. Exch., Inc.	2735 N. Clark Street	60614
	Clark & Ridge Curr. Exch. #7	5918 N. Clark Street	60660
	Clark-Sheffield Curr. Exch.	3420 N. Clark Street	60657
	Clearing Curr. Exch., Inc.	6344 S. Central Avenue	60638
	Colonial Curr. Exch., Inc.	12719 S. Halsted Street	60628
	Columbia Curr. Exch., Inc.	2136 S. Indiana Avenue	60616
	Commercial Curr. Exch., Inc.	3363 W. North Avenue	60647
	Concourse Curr. Exch.	116 N. Canal	60606
	Cornell M O Agency, Inc.	1857 W. 51st Street	60609
	Cottage Curr. Exch., Inc.	748 E. 43rd Street	60653
	Cottage-63rd Curr. Exch., Inc.	800 E. 63rd Street	60637
	Cottage Grove-93rd Curr. Exch.	9307 S. Cottage Grove Ave.	60619
	Cottage-47th Exch., Inc.	4638 S. Cottage Grove Ave.	60615
	Cottage-83rd Curr. Exch., Inc.	8237 S. Cottage Grove Ave.	60619
	County Curr. Exch., Inc.	1923 W. Ogden Avenue	60612
	Crest Curr. Exch., Inc.	5306 Milwaukee Avenue	60630
	Crestline Manor Curr. Exch.	4018 W. 79th Street	60652
	Damen Division Money Exch., Inc.	2001 W. Division Street	60622
	Damen Farragut Curr. Exch., Inc.	5232 N. Damen Avenue	60625
	Damen North Curr. Exch., Inc.	1568 N. Damen Avenue	60622
	Damen Roscoe Curr. Exch., Inc.	2004 W. Roscoe Street	60618
	Dayton Curr. Exch., Inc.	3960 S. Cottage Grove Ave.	60653
	Devon Central Curr. Exch., Inc.	5429 W. Devon Avenue	60646
	Devon Western Curr. Exch., Inc.	2350 W. Devon Avenue	60659
	Diversey Damen Curr. Exch., Inc.	1970 W. Diversey Avenue	60614
	Diversey-Kedzie Curr. Exch., Inc.	3156 W. Diversey Avenue	60647
	Diversey Kostner Check Cashers	4359 W. Diversey Avenue	60639
	Diversey-Laramie Curr. Exch.	5212 W. Diversey Avenue	60639
	Diversey-Southport Curr. Exch.	2752 N. Southport	60614
	Division-California Curr. Exch.	2745 W. Division Street	60622
	Division-Campbell Curr. Exch.	2501 W. Division Street	60622
	Division-Central Curr. Exch.	5600 W. Division Street	60651
	Division-Clark Curr. Exch.	113 W. Division Street	60610
	Division Clybourn Curr. Exch.	460 W. Division Street	60610
	Division-Kostner Curr. Exch. Co.	4357 W. Division Street	60651
	Division-Spaulding Curr. Exch.	3305 W. Division Street	60651
	Division Wells Curr. Exch., Inc.	1145 N. Wells Street	60610
	East Side Curr. Exch.	10108 S. Ewing	60617
	Eastwood Rockwell Curr. Exch.	4652 N. Rockwell Street	60625
	Economy Curr. Exch., Ltd.	747 W. Armitage Avenue	60614
	Eddy Curr. Exch., Inc.	3527 N. Southport Avenue	60657
	Elston-Cortland Curr. Exch., Inc.	1836 N. Elston Avenue	60622
	Elston-Damen Curr. Exch., Inc.	2378 N. Elston Avenue	60614
	Elston Kedzie Curr. Exch., Inc.	3547 N. Elston Avenue	60618
	F N & A Curr. Exch., Inc.	5913 S. Ashland Avenue	60636
	Fairfield Curr. Exch., Inc.	2560 W. Cermak Road	60608

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CITY	LICENSEE		ZIP CODE
Chicago	Federal Curr. Exch., Inc.	744 N. Damen Avenue	60622
	Foster Park Curr. Exch., Inc.	8252 S. Ashland Avenue	60620
	Fullerton Cicero Curr. Exch.	2324 N. Cicero Avenue	60639
	Fullerton Curr. Exch., Inc.	1369 W. Fullerton Avenue	60614
	Fullerton-Keeler Curr. Exch.	4217 W. Fullerton Avenue	60639
	Fullerton-Kimball Curr. Exch.	3408 Fullerton Avenue	60647
	GGG Curr. Exch., Inc.	1559 S. Pulaski Road	60623
	Garfield-Indiana Curr. Exch.	5500 S. Michigan Avenue	60637
	Grand-Ashland Check Cashers	504 N. Ashland Avenue	60622
	Grand-Austin Curr. Exch., Inc.	5958 W. Grand Avenue	60639
	Grand-Hamlin Curr. Exch., Inc.	3746 W. Grand Avenue	60651
	Grand-Milwaukee-Halsted C.E.	732 W. Grand Avenue	60610
	Grand-Racine Curr. Exch., Inc.	1207 W. Grand Avenue	60622
	Grand-State Curr. Exch.	9 W. Grand Avenue	60610
	Grand Western Curr. Exch., Inc.	2355 W. Grand Avenue	60612
	Great Lakes Curr. Exch., Inc.	832 W. Fullerton Avenue	60614
	Great Northern Curr. Exch., Inc.	1017 W. Belmont Avenue	60657
	Gresham Curr. Exch., Inc.	915½ W. 87th Street	60620
	Halsted-Jackson Curr. Exch.	230 S. Halsted Street	60607
	Halsted & 69th Curr. Exch., Inc.	6903 S. Halsted Street	60621
	Halsted-74th Curr. Exch.	7356-58 S. Halsted Street	60621
	Halsted-51st Curr. Exch., Inc.	5058 S. Halsted Street	60609
	Halsted-55th Curr. Exch., Inc.	5450 S. Halsted Street	60609
	Halsted Root Curr. Exch., Inc.	4141 S. Halsted Street	60609
	Harlem-Foster Curr. Exch., Inc.	7218A W. Foster Avenue	60656
	Harper Court Curr. Exch., Inc.	5222½ Harper Avenue	60615
	Harrison-Canal Curr. Exch.	516 W. Harrison Street	60607
	Harrison-Kedzie Curr. Exch. #2	736 S. Kedzie Avenue	60612
	Harrison-Laramie Curr. Exch.	524 S. Laramie Street	60644
	Harvard & 63rd Curr. Exch., Inc.	319 W. 63rd Street	60621
	Hegewisch Curr. Exch., Inc.	13412 S. Brandon	60633
	Homan-Jackson Curr. Exch., Ltd.	3355 W. Jackson Blvd.	60624
	Home Curr. Exch., Inc.	1825 S. Blue Island Avenue	60608
	Howard-Paulina Curr. Exch., Inc.	1643 W. Howard Street	60626
	Howard Western Curr. Exch., Inc.	7534 N. Western Avenue	60645
	Humboldt Park Curr. Exch., Inc.	1551 N. California Street	60622
	Illinois Center Curr. Exch.	100 W. Randolph Street	60601
	Independence-Roosevelt Curr. Exch.	3717 W. Roosevelt Road	60624
	Irving-Austin Curr. Exch., Inc.	6017 W. Irving Park Road	60634
	Irving Kedzie Curr. Exch., Inc.	3158 W. Irving Park Road	60618
	J. P. Curr. Exch., Inc.	3958 W. Jackson Blvd.	60624
	Jackson Curr. Exch. Corp.	6701 S. Damen	60624
	Jackson Curr. Exch. Corp., Inc.	1943 W. 79th Street	60636
	Jackson & State Curr. Exch., Inc.	19 W. Jackson Blvd.	60636
	Kedzie & 103rd Street Curr. Exch.	3211 W. 103rd Street	60655
	Kedzie Cermak Curr. Exch., Inc.	2210 S. Kedzie Avenue	60623
	Kedzie Lawrence Curr. Exch., Inc.	4752 N. Kedzie Avenue	60625
	Kedzie Madison Curr. Exch., Inc.	11 S. Kedzie Avenue	60612
	Kedzie North Curr. Exch., Inc.	3200 W. North Avenue	60647
	Kedzie Ogden Curr. Exch., Inc.	3166 W. Ogden Avenue	60623
	Kedzie 31st Curr. Exch., Inc.	3045 S. Kedzie Avenue	60623

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CITY	LICENSEE		ZIP CODE
Chicago	Kedzie Wilson Curr. Exch., Inc.	4551 N. Kedzie Avenue	60625
	Kilbourn & Armitage Curr. Exch.	4459 W. Armitage Avenue	60639
	Kimball Lawrence Curr. Exch., Inc.	3421 W. Lawrence Avenue	60625
	Klug Curr. Exch., Inc.	5356 N. Clark Street	60640
	Kostner 16th Curr. Exch., Inc.	4358 W. 16th Street	60623
	L & LB Curr. Exch., Inc.	1599 N. Clybourn	60622
	Lake Curr. Exch., Inc.	3204 W. Lake Street	60624
	Lake Western Curr. Exch., Inc.	2351 W. Lake Street	60612
	Lake-California Curr. Exch., Inc.	2757 W. Lake Street	60612
	Lake-Halsted Curr. Exch., Inc.	182 N. Halsted Street	60606
	Lake-Laramie Check Cashers, Inc.	5157 W. Lake Street	60644
	Lake Meadows Curr. Exch., Inc.	3477 S. Martin Luther King Dr	60616
	Laramie-Division Curr. Exch.	5152 W. Division Street	60651
	Laramie North Curr. Exch., Inc.	5200 W. North Avenue	60639
	Lawn Manor Curr. Exch., Inc.	6252 S. Kedzie Avenue	60629
	Lawrence Damen Curr. Exch., Inc.	4753 N. Damen Avenue	60625
	Liberty Curr. Exch., Inc.	3653 E. 106th Street	60617
	Lincoln Ave. Curr. Exch.	5641 N. Lincoln Avenue	60645
	Lincoln Village Curr. Exch., Inc.	6101B N. Lincoln Avenue	60659
	Lincoln-Foster Curr. Exch., Inc.	5118 N. Lincoln Avenue	60625
	Lincoln-Fullerton Curr. Exch.	2410 N. Lincoln Avenue	60614
	Lincoln-George Curr. Exch., Inc.	2900 N. Lincoln Avenue	60657
	Lincoln-Lawrence Curr. Exch.	4258 N. Lincoln Avenue	60625
	Logan Square Curr. Exch., Inc.	2569 N. Milwaukee Avenue	60647
	Loganite Curr. Exch., Inc.	2821 N. Milwaukee Avenue	60618
	Loyola "L" Curr. Exch., Inc.	6542 N. Sheridan Road	60626
	Madison-Central Curr. Exch.	5628 W. Madison Street	60644
	Madison-Damen Curr. Exch., Ltd.	1960 W. Madison Street	60612
	Madison-Laramie Curr. Exch.	5156 W. Madison Street	60644
	Madison Morgan Curr. Exch., Inc.	1011 W. Madison Street	60607
	Madison-Pulaski Curr. Exch.	3938 W. Madison Street	60624
	Madison-Racine Curr. Exch.	1152 W. Madison Street	60607
	Madison-Whipple Curr. Exch.	3022 W. Madison Street	60612
	Merchants Curr. Exch. #2	111 W. Washington Street	60602
	Michigan & 103rd Curr. Exch.	10251 S. Michigan Avenue	60628
	Michigan Ave. & 114th Curr. Exch.	11415 S. Michigan Avenue	60628
	Michigan and Randolph Curr. Exch.	151 N. Michigan Avenue	60601
	Mid-City Curr. Exch., Inc.	3565 W. Armitage Avenue	60647
	Midway Airport Curr. Exch., Inc.	4658 W. 63rd Street	60638
	Milwaukee Addison Curr. Exch.	3589 N. Milwaukee Avenue	60641
	Milwaukee-Montrose Curr. Exch.	5033 W. Montrose Avenue	60641
	Milwaukee Pulaski Curr. Exch.	3325 Milwaukee Avenue	60641
	Milwaukee-Western Curr. Exch.	1955 N. Western Avenue	60647
	Modern Curr. Exch., Inc.	4315 N. Central Avenue	60634
	Montrose & Elston Curr. Exch.	4359 N. Elston Avenue	60641
	Montrose Kimball Curr. Exch. #4	3345 W. Montrose Avenue	60618
	Montrose Ravenswood Curr. Exch.	1808 W. Montrose Avenue	60613
	Morgan Park Curr. Exch., Inc.	1977 W. 111th Street	60643
	Morse Avenue Curr. Exch., Inc.	1356 W. Morse Avenue	60626
	New Belmont at Milwaukee C.E.	3909 W. Belmont Avenue	60618
	The New Chicago Clark C.E.	106 W. Chicago Avenue	60610

CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Chicago	New Clark Harrison Curr. Exch.	553 S. Clark Street	60605
	New Clark-Morse Curr. Exch., Inc.	6954 N. Clark Street	60626
	New Damen Grand Curr. Exch., Inc.	2003 W. Grand Avenue	60612
	New Diversey California C.E.	2819 W. Diversey Avenue	60647
	New Division Dearborn Curr. Exch.	43 W. Division Street	60610
	New Division-Pulaski Curr. Exch.	3947 W. Division Street	60651
	New Granville Broadway C.E.	1135 W. Granville Street	60660
	New Halsted Archer Curr. Exch.	2497 S. Archer Avenue	60616
	New Irving Park-Elston C.E.	3555 Irving Park Road	60618
	New Lake-Central Curr. Exch.	338½ N. Central Avenue	60644
	New Madison Curr. Exch., Inc.	1664 W. Madison Street	60612
	New Madison State Curr. Exch.	7 W. Madison Street	60602
	New Lake Wabash Curr. Exch.	61 E. Lake Street	60601
	New Mt. Greenwood Curr. Exch.	11023 S. Kedzie Avenue	60655
	New Milwaukee-Ogden Curr. Exch.	780 N. Milwaukee Avenue	60622
	New Pulaski-Fullerton C.E.	3958 W. Fullerton Avenue	60639
	New Racine Taylor Curr. Exch.	1153 W. Taylor Street	60607
	New Roosevelt Curr. Exch., Inc.	1537 W. Roosevelt Road	60608
	New Rush Curr. Exch., Inc.	941 N. Rush Street	60611
	New Stockyard Curr. Exch., Inc.	4651 S. Halsted Street	60609
	New Van Buren-Wells Curr. Exch.	206-08 W. Van Buren Street	60607
	New Wilson-Western Curr. Exch.	4604 N. Western Avenue	60625
	New 8th & Wabash Curr. Exch.	704 S. Wabash Avenue	60605
	New 18th & Halsted Curr. Exch.	1818 S. Halsted Street	60608
	New 85th & Burley Curr. Exch.	8501 S. Burley	60617
	New 51st & King Drive C.E.	5050 Martin Luther King Dr.	60615
	New 51st & Princeton Curr. Exch.	256 W. 51st Street	60609
	New 51st & State Curr. Exch.	5105 S. State Street	60609
	New 59th & State Curr. Exch.	5919 S. State Street	60621
	New 75th & Exchange Curr. Exch.	2640 E. 75th Street	60649
	New 79th & Exchange Curr. Exch.	2935 E. 79th Street	60649
	New 69th & Racine Curr. Exch.	6900 Racine Avenue	60636
	New 6311 Cottage Grove C.E.	6311 S. Cottage Grove Ave.	60637
	New 13th & Michigan Curr. Exch.	1308 S. Michigan Avenue	60605
	New 35th & Indiana Curr. Exch.	126 E. 35th Street	60616
	North & Austin Curr. Exch., Inc.	6006½ W. North Avenue	60639
	North Avenue-Ashland Curr. Exch.	1604 W. North Avenue	60622
	North Avenue-Sedgwick C.E.	407 W. North Avenue	60610
	North-Central Curr. Exch., Ltd.	5549 W. North Avenue	60639
	North-Cicero Curr. Exch., Inc.	1549 N. Cicero Avenue	60651
	North at Grand Curr. Exch.	4343 W. North Avenue	60639
	North & Pulaski Curr. Exch.	4009 W. North Avenue	60639
	North & Rockwell Curr. Exch. #5	2557 W. North Avenue	60647
	North & Western Curr. Exch., Inc.	1555 N. Western Avenue	60622
	Northcenter Curr. Exch.	4002 N. Lincoln Avenue	60618
	Norwood Park Curr. Exch., Inc.	6130 Northwest Highway	60631
	Ogden-North Curr. Exch., Inc.	541 W. North Avenue	60610
	Ogden-California Curr. Exch.	2707 W. Ogden Avenue	60608
	O'Hare Airport Curr. Exch., Inc.	Lower Arcade - O'Hare Hilton	60666
	PMG 47th & Racine Curr. Exch.	1213 W. 47th Street	60609
	Park West Curr. Exch., Inc.	2341 N. Clark Street	60614

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CITY	LICENSEE		ZIP CODE
Chicago	Personal Service Curr. Exch. #2	1556 W. 35th Street	60609
	Publix Curr. Exch., Inc.	2102 Clark Street	60614
	Pulaski & Armitage Curr. Corp.	2004 N. Pulaski Road	60639
	Pulaski-Archer Curr. Exch.	4932½ S. Pulaski Road	60632
	Pulaski-Diversey Curr. Exch.	3937 W. Diversey Avenue	60647
	Pulaski-Lake Curr. Exch., Inc.	264 N. Pulaski Road	60624
	Racine & 63rd Curr. Exch., Inc.	1200½ W. 63rd Street	60636
	Racine & 74th Curr. Exch., Inc.	7349 S. Racine Avenue	60636
	Racine & 83rd Curr. Exch., Inc.	8258 S. Racine Avenue	60620
	Racine-59th Curr. Exch., Inc.	5901 S. Racine Avenue	60636
	Racine & 79th Curr. Exch., Inc.	7900 S. Racine Avenue	60620
	Randolph & Clark Curr. Exch.	78 W. Randolph Street	60601
	Randolph & LaSalle Curr. Exch.	172 W. Randolph Street	60601
	Randolph State Curr. Exch., Inc.	22 W. Randolph Street	60601
	Ravenswood Wilson Curr. Exch.	1771-A W. Wilson Avenue	60640
	Roosevelt California Curr. Exch.	2806 W. Roosevelt Road	60612
	Roosevelt-Damen Curr. Exch.	2009 W. Roosevelt Road	60608
	Roosevelt-Kedzie Curr. Exch.	1219 S. Kedzie Avenue	60623
	Roosevelt-Pulaski Curr. Exch.	4003 W. Roosevelt Road	60624
	Roosevelt-Racine Curr. Exch.	1233 W. Roosevelt Road	60608
	Roosevelt-Wabash Curr. Exch.	32 E. Roosevelt Road	60605
	Roosevelt-Western Curr. Exch.	1143 S. Western Avenue	60612
	Savoy Curr. Exch., Inc.	4333 W. Madison Street	60624
	Schrik Curr. Exch., Inc.	5135 W. Chicago Avenue	60651
	Scottsdale Curr. Exch., Inc.	7935 S. Cicero Avenue	60652
	Security Curr. Exch. Co. #6	1634 W. Chicago Avenue	60622
	Sheridan "L" Curr. Exch.	3952 N. Sheridan Road	60613
	Sheridan-Wilson Curr. Exch.	4605 N. Sheridan Road	60640
	South Chicago Curr. Exch., Inc.	3007 E. 92nd Street	60617
	South Shore Curr. Exch., Inc.	2110 E. 71st Street	60649
	Southport Curr. Exch., Inc.	2153 N. Southport	60614
	Southwest Curr. Exch., Inc.	3457 W. 63rd Street	60629
	Standard Curr. Exch.	3105 S. Pulaski Road	60623
	Steel City Curr. Exch., Inc.	2433 E. 79th Street	60649
	Stony Island & 79th Curr. Exch.	1642 E. 79th Street	60649
	Stony Island Curr. Exch., Inc.	6700 S. Stony Island Ave.	60649
	The Money Corner Curr. Exch.	2430 W. 59th Street	60629
	Tower's 59th & Halsted C.E.	5859 S. Halsted Street	60621
	Tower's 59th & Wentworth C.E.	5907 S. Wentworth Avenue	60621
	Upper Mart Curr. Exch., Inc.	222 W. North Bank Drive	60654
	Upper Michigan Curr. Exch., Inc.	513 N. Rush Street	60611
	Uptown Curr. Exch., Inc.	4620 N. Broadway	60640
	Van Buren & Ashland Curr. Exch.	1646 W. Van Buren Street	60612
	Van Buren-Wabash Curr. Exch.	424 S. Wabash	60605
	Vernon Curr. Exch., Inc.	2913 S. Vernon Avenue	60616
	Vincennes Curr. Exch., Inc.	7526 S. Vincennes	60620
	Vincennes & 79th Curr. Exch.	353 W. 79th Street	60620
	Wabash Adams Curr. Exch., Inc.	203 S. Wabash Avenue	60604
	Wabash Wacker Curr. Exch.	205 N. Wabash Avenue	60601
	Washington-Wabash Curr. Exch.	55 E. Washington	60602
	Wentworth-26th Curr. Exch.	2608 S. Wentworth Avenue	60616

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CITY	LICENSEE		ZIP CODE
Chicago	Westlawn Curr. Exch., Inc.	4021A W. 63rd Street	60629
	Western-Elston Curr. Exch., Inc.	2749 N. Western Avenue	60647
	Western-Fullerton Curr. Exch.	2321 N. Western Avenue	60647
	Western-Madison Curr. Exch.	2332 W. Madison Street	60612
	Western-Polk Curr. Exch., Inc.	723 Western Avenue	60612
	Western-79th Curr. Exch., Inc.	2417½ W. 79th Street	60652
	Wilson Kenmore Curr. Exch., Inc.	1029 W. Wilson Avenue	60640
	Wilson-Racine Curr. Exch., Inc.	1138 W. Wilson Avenue	60640
	Woodlawn Communirt Curr. Exch.	1520 E. 63rd Street	60637
	Write-On Curr. Exch., Inc.	305½ E. Garfield Blvd.	60637
	103rd & Halsted Curr. Exch.	801 W. 103rd Street	60643
	106th & Torrence Curr. Exch.	10536 S. Torrence	60617
	110th & Halsted Curr. Exch.	11057 Halsted Street	60628
	111th & Michigan Curr. Exch.	11055 S. Michigan Avenue	60628
	111th & Western Curr. Exch.	11230½ S. Western Avenue	60643
	115th & Cottage Grove Curr. Exch.	11457 S. Cottage Grove Ave.	60628
	115th & Laflin Curr. Exch.	1476 W. 115th Avenue	60643
	119th & Halsted Curr. Exch.	11932 S. Halsted Street	60628
	119th & Michigan Curr. Exch.	11915 S. Michigan Avenue	60628
	111 Curr. Exch., Inc.	111 E. Wacker Drive	60601
	131st & Ellis Curr. Exch., Inc.	13116½ S. Ellis Avenue	60627
	141 W. Jackson Blvd. C.E.	141 W. Jackson Blvd.	60604
	16th & Homan Curr. Exch., Inc.	1559 S. Homan Avenue	60623
	18th-Ashland Curr. Exch., Inc.	1725 S. Ashland Avenue	60608
	18th & Wabash Curr. Exch., Inc.	1800 S. Wabash Avenue	60616
	224 West Illinois Curr. Exch.	224 W. Illinois Street	60610
	26th & Central Park Curr. Exch.	3540 W. 26th Street	60623
	26th & Kedzie Curr. Exch., Inc.	3221 W. 26th Street	60623
	26th & Pulaski Curr. Exch.	4004 W. 26th Street	60623
	26th & State Curr. Exch.	20 E. 26th Street	60616
	26th & Western Avenue C.E.	2538 S. Western Avenue	60608
	30 North Wacker Curr. Exch.	30 N. Wacker Drive	60606
	31st & Morgan Check Cashers	906 W. 31st Street	60608
	31st & Wells Curr. Exch., Inc.	243 W. 31st Street	60616
	32 West Washington Curr. Exch.	32 W. Washington Street	60602
	35th and Western Curr. Exch.	3452 S. Western Avenue	60608
	37th Street Curr. Exch., Inc.	614 W. 37th Street	60609
	38th & Kedzie Curr. Exch. Corp.	3807 S. Kedzie Avenue	60632
	39th & King Drive Curr. Exch.	3901 S. King Drive	60653
	424 E. 87th St. Curr. Exch.	424 E. 87th Street	60619
	43rd & Ellis Curr. Exch., Inc.	1007 E. 43rd Street	60653
	43rd & Indiana Curr. Exch., Ltd.	200 E. 43rd Street	60653
	4335 West Roosevelt Road C.E.	4335 W. Roosevelt Road	60624
	4750 N. Kimball Ave. C.E.	4750 N. Kimball Avenue	60625
	47th & Calumet Curr. Exch.	310 E. 47th Street	60653
	47th-Drexel Curr. Exch., Inc.	910 E. 47th Street	60653
	47th & Kenwood Curr. Exch., Inc.	1330 E. 47th Street	60653
	47th & King Drive Curr. Exch.	432 E. 47th Street	60653
	47th & Michigan Curr. Exch.	100 E. 47th Street	60653
	47th & Sawyer Curr. Exch., Inc.	3224 W. 47th Street	60632
	47th & State Curr. Exch., Inc.	4709 S. State Street	60609

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	47th & Western Curr. Exch., Inc.	2406 W. 47th Street	60632
	47th & Wolcott Curr. Exch., Inc.	1901 W. 47th Street	60609
	49th & Central Curr. Exch.	4841 S. Central Avenue	60638
	5100 South Racine C.E. Corp.	5100 S. Racine Avenue	60609
	51st & Cottage Grove C.E., Ltd.	5127 S. Cottage Grove Ave.	60615
	51st & Kedzie Curr. Exch., Inc.	5100 S. Kedzie Avenue	60632
	51st & Prairie Curr. Exch., Inc.	234 E. 51st Street	60615
	51st & Western Curr. Exch., Inc.	5102 S. Western Avenue	60609
	53rd-Ellis Curr. Exch., Inc.	1001 E. 53rd Street	60615
	55th & Ashland Curr. Exch., Inc.	1601 W. Garfield Blvd.	60636
	55th & Lake Park Curr. Exch.	1542 E. 55th Street	60615
	55th & Racine Curr. Exch., Inc.	5500 S. Racine Avenue	60636
	5533 Chicago-Central Curr. Exch.	5533 W. Chicago Avenue	60651
	5603 S. Damen Curr. Exch., Inc.	5603 S. Damen Avenue	60636
	58th & Prairie Curr. Exch., Inc.	220 E. 58th Street	60637
	59th & Kedzie Curr. Exch. Corp.	5903 S. Kedzie Avenue	60629
	61st & Vernon Curr. Exch., Inc.	422 E. 61st Street	60637
	63rd & Ashland Curr. Exch., Inc.	6252 S. Ashland Avenue	60636
	63rd & Halsted "L" Station C.E.	743 W. 63rd Street	60621
	63rd & Kenwood Curr. Exch., Inc.	1317 E. 63rd Street	60637
	63rd & Merrimac Curr. Exch.	6223 W. 63rd Street	60638
	63rd & Morgan Curr. Exch., Inc.	1005 W. 63rd Street	60621
	63rd & St. Lawrence Curr. Exch.	548 E. 63rd Street	60637
	63rd & Western Curr. Exch., Inc.	2400 W. 63rd Street	60636
	67th & Champlain Curr. Exch.	625 E. 67th Street	60637
	67th & State Curr. Exch., Inc.	6659 S. State Street	60621
	69th & King Drive Curr. Exch.	403 E. 69th Street	60637
	69th Street Curr. Exch., Inc.	6858 S. Ashland Avenue	60636
	69th & Wentworth Curr. Exch.	6911 S. Wentworth Avenue	60621
	71st & Jeffery Curr. Exch., Inc.	1953 E. 71st Street	60649
	71st & South Chicago Curr. Exch.	7115 S. Chicago Avenue	60619
	71st & Wentworth Curr. Exch.	7057 S. Wentworth Avenue	60621
	71st & Western Curr. Exch., Inc.	7056 S. Western Avenue	60636
	74th & Ashland Curr. Exch., Inc.	7356 S. Ashland Avenue	60636
	75th & Cottage Curr. Exch., Inc.	751 E. 75th Street	60619
	75th & King Drive Curr. Exch.	345 E. 75th Street	60619
	75th & Stony Island Curr. Exch.	1611 E. 75th Street	60649
	79th & Ashland Curr. Exch., Ltd.	1548 W. 79th Street	60620
	79th & Cottage Curr. Exch., Inc.	7859 Cottage Grove Avenue	60610
	79th & Halsted Curr. Exch., Inc.	7861 S. Halsted Street	60620
	79th & Jeffery Curr. Exch., Inc.	1955 E. 79th Street	60649
	79th & Kedzie Curr. Exch.	3247 W. 79th Street	60652
	79th & Michigan Curr. Exch.	102 E. 79th Street	60619
	79th & Rhodes Curr. Exch., Inc.	545 E. 79th Street	60619
	809 North State Curr. Exch.	806 N. State Street	60610
	83rd & Prairie Curr. Exch., Inc.	212 E. 83rd Street	60619
	87th & Cottage Curr. Exch. Corp.	722 E. 87th Street	60619
	87th & South Chicago Curr. Exch.	8703 S. Chicago Avenue	60617
	87th & Stony Island Curr. Exch.	1606 E. 87th Street	60619
	95th & Ashland Curr. Exch.	9459 S. Ashland Avenue	60620
	95th & Calumet Curr. Exch., Inc.	332 E. 95th Street	60619

COOK COUNTY

CITY	LICENSEE		ZIP CODE
Chicago	95th & Jeffery Curr. Exch., Inc.	2035 E. 95th Street	60617
	95th & Wentworth Curr. Exch.	152 W. 95th Street	60628
	97th & Halsted Curr. Exch., Inc.	9707 S. Halsted Street	60628
Chicago Heights	Chicago Heights Curr. Exch., Inc.	82 Illinois Street	60411
	Lincolnway Check Cashers, Inc.	403 W. Lincoln Highway	60411
	Olympia Plaza Curr. Exch., Inc.	157 W. Joe Orr Road	60411
	14th & 5th Curr. Exch., Inc.	303 E. 14th Street	60411
Chicago Ridge	Chicago Ridge Curr. Exch.	10405 S. Ridgeland Ave.	60415
Cicero	Austin-Roosevelt Curr. Exch.	5947 W. Roosevelt Road	60650
	Bohan Agency Curr. Exch., Inc.	5606 W. Cermak Road	60650
	Cermak Cicero Curr. Exch., Inc.	4801 W. Cermak Road	60650
	Cermak-Laramie Curr. Exch., Inc.	2137 S. Laramie Avenue	60650
	Jaros Curr. Exch.	5823 W. Roosevelt Road	60650
	Pride Curr. Exch., Inc.	2444 S. Laramie Avenue	60650
	Pride Curr. Exch. #2, Inc.	1207 S. Cicero Avenue	60650
Countryside	BMJ Curr. Exch. II, Inc.	5444 S. LaGrange Road	60325
Crestwood	New Playfield Curr. Exch., Inc.	5423 W. 127th Street	60445
Des Plaines	Dempster Landings Curr. Exch.	2606 "C" E. Dempster	60016
	Des Plaines Curr. Exch.	1490 Miner Street	60016
	Lee Street Curr. Exch., Inc.	1528 S. Lee Street	60016
	Market Place Curr. Exch., Inc.	739 W. Golf Road	60016
	O'Hare Curr. Exch., Inc.	2661 Mannheim Road	60018
Dolton	Dolton Curr. Exch., Ltd.	14200 Chicago Road, Unit 109	60419
	D & B, Inc. d/b/a Dolton Plaza CE	15029 S. Woodlawn	60419
East Chicago Hts.	East Chicago Hts. Check Cashers	1346 Werline Avenue	60411
Elk Grove Vill.	Centex Curr. Exch., Inc.	1660 Greenleaf	60007
	Devon-Tonne Curr. Exch., Inc.	550 Devon Avenue	60007
	Elk Grove Curr. Exch., Inc.	810 E. Higgins Road	60007
	Grove Curr. Exch., Inc.	961 Grove Mall	60007
Elmwood Park	Elmwood Park Curr. Exch., Inc.	2428 N. Harlem Avenue	60635
Evanston	Central Evanston Curr. Exch.	2608 Prairie Avenue	60201
	Church-Dodge Curr. Exch.	1700 Dodge Avenue	60201
	Evanston Curr. Exch., Inc.	1808 Dempster	60202
	Howard Damen Curr. Exch., Inc.	715 W. Howard Street	60202
	Main Curr. Exch., Inc.	845 Chicago Avenue	60202
	Peoples Curr. Exch., Inc.	1605 Maple Avenue	60201
	Simpson-Dewey Curr. Exch., Inc.	1703 Simpson Street	60201
Evergreen Park	Evergreen Park Curr. Exch., Inc.	3658 W. 95th Street	60642
	95th & Western Curr. Exch., Inc.	9509 S. Evergreen Plaza	60642
Forest Park	Forest Park Curr. Exch., Inc.	7418 Madison Street	60130
	Mall Curr. Exch., Inc.	7431 W. Roosevelt Road	60130
Franklin Park	Franklin Park Curr. Exch., Inc.	9701 Franklin Avenue	60131
	Grand Plaza Curr. Exch., Inc.	10213 W. Grand Avenue	60131
Hanover Park	Hanover Park Curr. Exch., Inc.	7512 N. Barrington Road	60103
Harvey	Harvey Curr. Exch., Inc.	206 E. 154th Street	60426
	Oakley & 147th Curr. Exch., Inc.	14720 S. Oakley Avenue	60426
	147th & Halsted Curr. Exch., Inc.	14701 S. Halsted Street	60426
	167th & Halsted Curr. Exch., Inc.	16658 S. Halsted Street	60426
Hazelcrest	Hazelcrest-Stonebridge C.E.	17501-B S. Kedzie Avenue	60429
Hickory Hills	Hickory Hills Curr. Exch., Inc.	8843 W. 87th Street	60457
Hillside	Mannheim Washington Curr. Exch.	528 Mannheim Road	60162

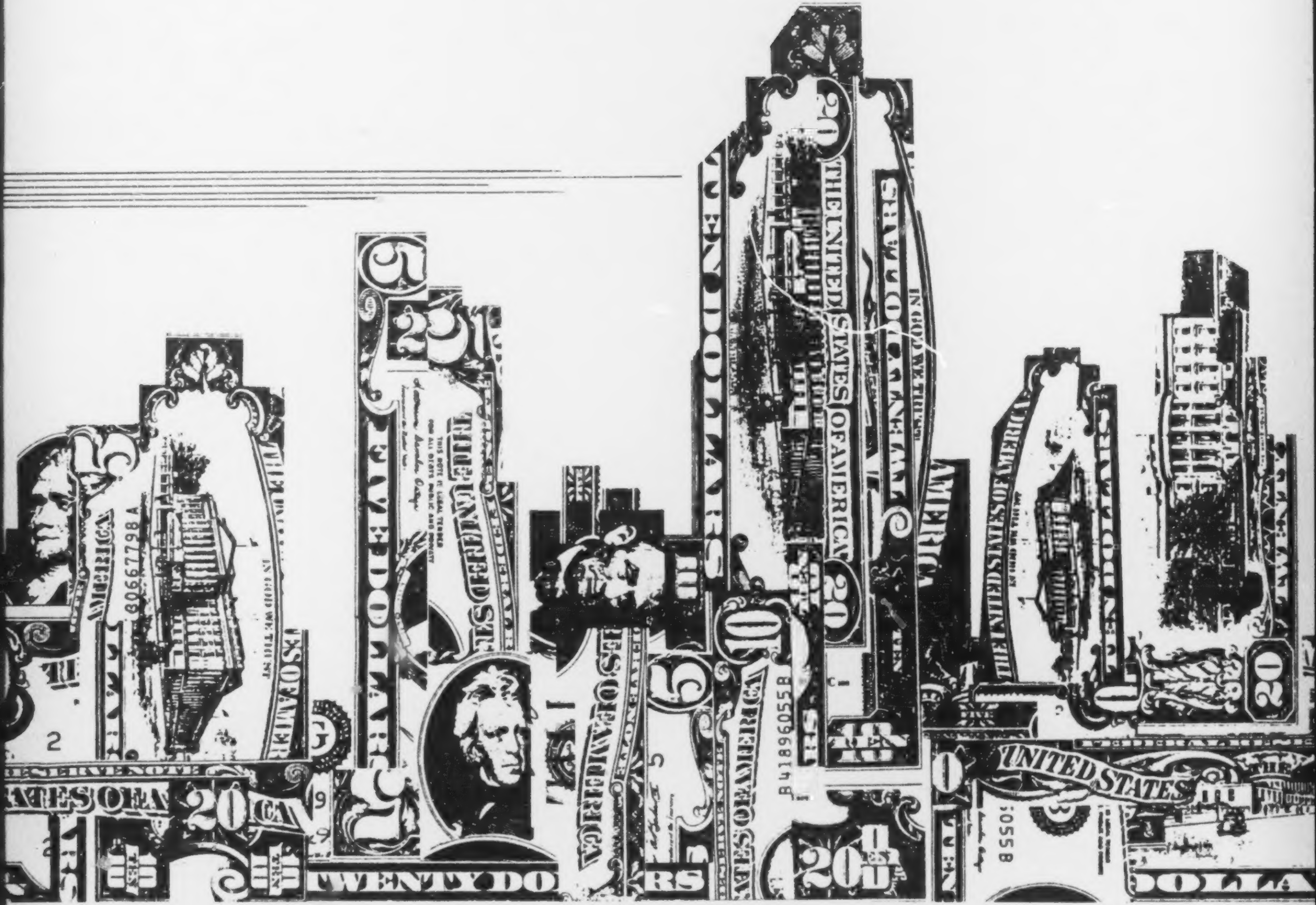
CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Hillside	The Curr. Exch. in Hillside, Inc.	Hillside Shopping Ctr. D-7	60162
Hoffman Estates	Hoffman Estates Curr. Exch., Inc.	1039 N. Roselle Road	60172
Hometown	Hometown Curr. Exch., Inc.	4076 Southwest Highway	60456
Homewood	Homewood Curr. Exch., Inc.	17752 S. Halsted Street	60430
Justice	Justice Curr. Exch., Inc.	8342 Roberts Road	60458
LaGrange	LaGrange Curr. Exch., Inc.	22 E. Burlington Street	60525
Lansing	Lansing Curr. Exch., Inc.	17324 S. Torrence Avenue	60438
Markham	Cantebury Curr. Exch., Inc.	3001 W. 159th Street	60426
	Dixie Square Curr. Exch., Ltd.	15652 S. Dixie Highway	60426
Matteson	Matteson Curr. Exch., Inc.	196 Towncenter	60443
Maywood	Madison & 5th Avenue C.E.	1000 S. 5th Avenue	60153
	17th & Madison Curr. Exch., Inc.	1001 S. 17th Avenue	60153
	5th & Lake Curr. Exch., Inc.	9 N. 5th Avenue	60153
Melrose Park	Melrose Curr. Exch., Inc.	130 Broadway	60160
	Winston Plaza Curr. Exch., Inc.	1380 Winston Plaza	60160
Midlothian	Midlothian Curr. Exch., Inc.	3919 W. 147th Street	60445
	Mid-Oak Curr. Exch., Inc.	4800B W. 148th Street	60445
Morton Grove	ADCO Curr. Exch.	6024 W. Dempster Street	60053
	Waukegan Golf Curr. Exch., Inc.	9220 Waukegan Road	60053
Mt. Prospect	Algonquin-Busse Curr. Exch.	1725 W. Algonquin Road	60056
	Mt. Prospect Curr. Exch., Inc.	1119 Mt. Prospect Plaza	60056
Niles	Har-Mil Curr. Exch., Inc.	7519 Milwaukee Avenue	60648
	Milwaukee-Ballard Curr. Exch.	9107 Milwaukee Avenue	60648
	Oakton-Waukegan Curr. Exch.	8018 N. Waukegan Road	60648
Norridge	Cumberland-Lawrence Curr. Exch.	4821 N. Cumberland	60656
	Harlem Irving Curr. Exch., Inc.	4196 N. Harlem Avenue	60634
Northbrook	Northbrook Curr. Exch., Inc.	2750 Dundee Road	60062
Northlake	Northlake Curr. Exch., Inc.	23 N. Wolf Road	60164
Oak Forest	159th & Central Curr. Exch.	5540 W. 159th Street	60108
Oak Lawn	New Oak Lawn Curr. Exch., Inc.	5166 W. 95th Street	60453
	95th & Major Curr. Exch., Inc.	5712 W. 95th Street	60453
Oak Park	Austin Lake Curr. Exch., Ltd.	422 N. Austin Blvd.	60302
	Madison-Oak Park Curr. Exch.	805 Madison Street	60302
	Madison and Austin Curr. Exch.	2 W. Madison Street	60302
Orland Park	New Orland Park Curr. Exch.	15010 S. LaGrange Road	60462
Palatine	Palatine Curr. Exch., Inc.	611 N. Hicks Road	60067
	Palatine North Curr. Exch., Inc.	1200 E. Dundee Road	60067
Palos Heights	Palos Heights Curr. Exch., Inc.	12332 S. Harlem Avenue	60463
Palos Hills	Victory Curr. Exch., Inc.	9911 S. Roberts Road	60465
Park Forest	Park Forest Curr. Exch., Inc.	98 S. Orchard Drive	60466
Prospect Heights	Palwaukee Curr. Exch., Inc.	690 Milwaukee Avenue	60070
Richton Park	Richton Park Curr. Exch., Inc.	22336 Governors Highway	60471
Riverdale	Riverdale Curr. Exch., Inc.	155 W. 144th Street	60627
River Grove	Thatcher Woods Curr. Exch., Inc.	8263 W. Belmont Avenue	60171
Robbins	Utica Curr. Exch., Inc.	13912 Claire Blvd.	60472
Rolling Meadows	Meadows Curr. Exch., Inc.	3100 Market Plaza	60008
Rosemont	Rosemont Plaza Curr. Exch., Inc.	9503 W. Higgins Road	60018
Sauk Village	New Sauk Village Curr. Exch.	14 Sauk Plaza	60411
Schaumburg	A & H Curr. Exch., Inc.	831 E. Algonquin Road	60196
	Poplar Creek Curr. Exch., Inc.	1807 Golf Road	60194
	Schaumburg Curr. Exch., Inc.	1019 S. Roselle Road	60193

CITY	LICENSEE		ZIP CODE
	COOK COUNTY		
Schiller Park	Central Schiller Park Curr. Exch.	9452 W. Irving Park Road	60176
Skokie	Able Curr. Exch., Inc.	5110 W. Oakton Street	60077
	Skokie Bluebird Curr. Exch.	4413 W. Oakton Street	60076
South Chgo. Hts.	South Chicago Heights C.E.	3324 Chicago Road	60411
Stone Park	Stone Park Curr. Exch., Inc.	1604 N. Mannheim Road	60165
Streamwood	Streamwood Curr. Exch., Inc.	225 Irving Park Road	60103
Summit	63rd-Archer Curr. Exch., Inc.	7655½ W. 63rd Street	60501
Tinley Park	Brementowne-159th Curr. Exch.	6817 W. 159th Street	60447
Wheeling	Wheeling Curr. Exch., Inc.	857 W. Dundee Road	60090
Worth	Worth Curr. Exch.	7101 W. 111th Street	60482
	DEKALB COUNTY		
DeKalb	DeKalb Curr. Exch., Inc.	1440 Sycamore Road	60115
	DU PAGE COUNTY		
Addison	DuPage Curr. Exch., Inc.	431 S. Addison Road	60101
	Green Meadow Curr. Exch., Inc.	40 W. Lake Street	60101
Bensenville	Bensenville Curr. Exch., Inc.	119 W. Main Street	60106
	Grand York Curr. Exch.	101 W. Grand Avenue 60106	
Bloomingdale	Springbrook Curr. Exch., Inc.	156-H East Lake Street	60108
Carol Stream	Carol Stream Curr. Exch., Inc.	477 S. Schmale Road	60187
Downers Grove	Downers Grove Curr. Exch., Inc.	138 E. Ogden Avenue	60515
	Wood Ridge Curr. Exch., Inc.	Grove Annex, 75th & Lemont	60515
Glendale Heights	Bloomingdale Curr. Exch., Inc.	215 Army Trail Road	60137
	Glendale Curr. Exch., Inc.	532 North Avenue	60137
Naperville	Fox Valley Curr. Exch., Inc.	592 S. Rt. 59 & Aurora Ave.	60450
	Naperville Curr. Exch., Inc.	1163 Ogden Avenue	60450
Villa Park	New Lombard Heights Curr. Exch.	603 W. North Avenue	60181
	Villa Oaks Curr. Exch., Inc.	106 W. Roosevelt Road	60181
West Chicago	West Chicago Curr. Excg., Inc.	141 W. Roosevelt Road	60185
Westmont	Westmont Curr. Exch., Inc.	6230 S. Cass	60559
	JACKSON COUNTY		
Carbondale	Saluki Curr. Exch., Inc.	606 S. Illinois Avenue	62901
	KANE COUNTY		
Aurora	Aurora Lake Curr. Exch., Inc.	902-A N. Lake Street	60506
	Aurora Curr. Exch., Inc.	59 S. Broadway Street	60505
	New York Street Curr. Exch.	964 E. New York Street	60505
Carpentersville	Meadowdale Curr. Exch., Inc.	45-B Meadowdale Shop. Center	60110
Elgin	NE Elgin Auto Drive-In C.E.	401 Dundee Avenue	60120
	Tyler Creek Curr. Exch., Inc.	68 Tyler Creek Plaza	60120
St. Charles	Tri-City Curr. Exch., Inc.	2039 Rt. 38 & Randall Rd.	60174
	KANKAKEE COUNTY		
Kankakee	East Court Curr. Exch., Inc.	1550 E. Court	60901

CITY	LICENSEE		ZIP CODE
	KANKAKEE COUNTY		
Kankakee	Kankakee Curr. Exch., Inc.	180 E. Oak Street	60901
	Meadowview Curr. Exch., Inc.	34 Meadowview Shopping Center	60901
	LAKE COUNTY		
Antioch	Antioch Curr. Exch., Ltd.	500 Orchard Street	60002
Deerfield	River Run Curr. Exch.	20518 Highway 21	60015
Fox Lake	Fox Lake Curr. Exch., Inc.	14 E. Grand Avenue	60020
Gurnee	Gurnee Curr. Exch., Ltd.	4949 Grand Avenue	60031
Lake Zurich	Lake Zurich Curr. Exch., Inc.	592 W. Main Street	60047
Mundelein	Mundelein Curr. Exch., Inc.	366 E. Townline Road	60060
North Chicago	North Chicago Cashiers, Inc.	1803 22nd Street	60064
Round Lake Beach	New Commons Curr. Exch., Inc.	959 E. Rollins Road	60073
Waukegan	Lewis Plaza Curr. Exch., Inc.	1319 N. Lewis Avenue	60085
	596 Genesee Curr. Exch., Inc.	596 S. Genesee Street	60085
Zion	Zion Curr. Exch., Inc.	3398 Sheridan Road	60099
	LASALLE COUNTY		
Ottawa	Courtesy Curr. Exch.	510 Fillmore Street	61350
	MCHENRY COUNTY		
Crystal Lake	Crystal Lake Curr. Exch., Inc.	#3 Crystal Lake Plaza	60014
McHenry	McHenry County Curr. Exch., Inc.	4614-A W. Route 120	60050
	MACON COUNTY		
Decatur	#1 Decatur Curr. Exch., Inc.	2800 N. Water Street	62526
	#2 Decatur Curr. Exch., Inc.	2264 E. William Street	62526
	#3 Decatur Curr. Exch., Inc.	1355 N. Route 48	62526
	MADISON COUNTY		
Alton	1st Mad Cty Curr. Exch. of Alton	2755 E. Broadway	62002
Granite City	1st Mad Cty Curr. Exch./Gran. City	#10 Nameoki Village	62040
	PEORIA COUNTY		
Peoria	Peoria Curr. Exch., Inc.	117 S W Perry Street	61602
	Sheridan Road Curr. Exch., Inc.	225 S. Sheridan Road	61605
	ROCK ISLAND COUNTY		
Moline	Melin Agency License Serv. & C.E.	1415 15th Street	61265
Rock Island	First Curr. Exch. of Rock Island	1123 7th Avenue	61201
	State License Serv. Curr. Exch.	4124-26 11th Street	61201
	ST. CLAIR COUNTY		
E. St. Louis	East St. Louis Curr. Exch.	232 Collinsville Avenue	62201

CITY	LICENSEE		ZIP CODE
	ST. CLAIR COUNTY		
Washington Park	Cress Curr. Exch., Inc.	2002 N. 544th Street	62204
	SANGAMON COUNTY		
Springfield	Community Curr. Exch. of Spfld.	115 N. 6th Street	62701
	First Curr. Exch. of Springfield	1407 S. 16th Street	62706
	WILL COUNTY		
Bolingbrook	Bolingbrook Curr. Exch., Inc.	348 Bolingbrook Common	60439
Joliet	Barney Drive Curr. Exch., Inc.	60 Barney Drive	60435
	Cass Street Curr. Exch., Inc.	33 E. Cass Street	60431
	Chicago Osgood Curr. Exch., Inc.	180 S. Chicago Street	60436
	Collins Street Curr. Exch., Inc.	850 Collins Street	60432
	Shopping Center Curr. Exch., Inc.	Hillcrest Shopping Center	60435
	West Side Curr. Exch. of Joliet	1169 W. Jefferson Street	60435
Lockport	Lockport Curr. Exch., Inc.	917 S. State Street	60441
Romeoville	Hampton Park Curr. Exch., Inc.	615 Access Drive	60441
	WINNEBAGO COUNTY		
Rockford	Downtown Curr. Exch., Inc.	326 West State Street	61101
	Rockford Curr. Exch., Inc.	1111½ N. Avon Street	61103
	Rockford Curr. Exch., Inc. #2	1032 S. Main Street	61101
	West State Curr. Exch., Inc.	1455 W. State Street	61107

UNCLAIMED PROPERTY DIVISION


THE UNITED STATES OF AMERICA
IN GOD WE TRUST
TWENTY DOLLARS
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FEDERAL RESERVE NOTE

ANNUAL REPORT
UNCLAIMED PROPERTY DIVISION

A RECORD-BREAKING YEAR...AGAIN!

Last year we wrote that Fiscal 1985 was the most successful in the Unclaimed Property Division's history. It was. Until this year.

Fiscal year 1986 surpassed all expectations and broke most of the records that were set only 12 months ago. Director Fryzel attributed the record-setting year to the attitudes of enforcement and diligence which have been put in place by the Thompson Administration and supported by the Legislature. In enforcing the Uniform Disposition of Unclaimed Property Act in Illinois, the Department has been supported by the Governor, Attorney General and other elected officials. "With this support", Fryzel stated, "the Department has diligently fulfilled its responsibilities to the citizens of Illinois. In the areas of holder reporting and remitting, expertise in examination selection and performance, accomplishment of owner discovery and claims payment functions and public awareness, Illinois continues to be a leader. Are we satisfied? Not by a long shot. Breaking records is the kind of habit we'd like to form."

The following Division records were set during this fiscal year:

	Fiscal 1986	Old Record
Total Unclaimed Financial Assets Received	$17,309,328	$16,159,033(1985)
Total Income Received	$17,453,448	$16,255,518(1985)
Total Value of Claims Paid	$ 1,948,385	$ 1,667,993(1985)
Total Examination Remittances	$ 3,150,977	$ 2,165,466(1985)
Names Published	25,948	21,476(1985)
Inquiries Received	9,129	6,910(1984)
Safe Deposit Boxes Received	5,407	4,232(1980)

THE ACT

The Unclaimed Property Division administers one of the oldest and most important consumer protection laws in Illinois, the Uniform Disposition of Unclaimed Property Act. Prior to passage of the Act in 1961, holders of unclaimed financial assets were able to use funds which belonged to others for their own benefit. The Illinois Legislature realized it was unfair for holders to profit unjustly from the use of money that belonged to the actual owners or heirs. The Legislature also recognized that if true owners or heirs could not be found, the benefit of the unclaimed assets should accrue to all the people of Illinois.

The Unclaimed Property Division ensures that a concerted effort is made to locate rightful owners or heirs, and that until such time as that is accomplished, all of our citizens shall benefit from the use of the unclaimed funds.

The Act requires all entities - private, public and governmental - to remit all financial assets to the State if unclaimed for seven years or more. Unclaimed property can be any financial assets ranging from abandoned savings and checking accounts, unpaid wages or commissions, stocks, uncashed dividends, customer deposits or overpayments, credit balances, refunds, money orders, travelers checks to paid-up life insurance policies.

Tangible property could become unclaimed property in the case of safe deposit or other safekeeping repository contents. If the rent on such a repository remains unpaid for seven years or more, the contents are remitted to the Department.

It is also most important to remember that Illinois is a custodial state and that an owner or heir can always claim his or her funds that were remitted to the Department under the Act.

REVENUES AND ALLOCATIONS

The State of Illinois has received more than $144 million in unclaimed financial assets since 1961. Due to the aggressive and innovative enforcement under Governor Thompson's administration, more than $122 million have been collected since 1977. 85% of all monies remitted since 1961! During Fiscal Year 1986 alone, $17,309,328 in unclaimed assets were remitted, the highest amount since the Act's inception.

While the funds are in the State's custody, they are deposited by the State Treasurer in the various Pension Funds for the benefit of all the taxpayers of the State. Since 1977, over $96 million have been allocated to the five State Retirement Systems, 92% of the total $105.5 million since 1961 - or almost a ten-fold increase over the allocations from all previous years! Fiscal Year 1987 and total allocations since 1977 to the individual retirement systems are detailed below:

	FY 1987 Allocation	Total Allocations Since 1977
State Teachers'	$5,189,100	$50,799,700
State University	$2,650,200	$21,967,000
State Employees'	$2,215,500	$21,102,000
Judges	$ 400,100	$ 2,516,200
General Assembly	$ 45,100	$ 335,100

The Department's primary objective is to reunite owners with their property. To do this, the Department employs many methods. Twice each year names and last known addresses are published in newspapers across the State. In Fiscal Year 1986, 25,948 names were published, beating the old record set in 1985 (See Chart C). People who see their names or those of relatives are urged to contact the Department so the missing owners may be reunited with their assets. Lists are also made available to members of the General Assembly who have assisted the Department in its search for owners living in their legislative districts.

To further enhance owner location efforts, the Department conducts a continual public information campaign to stimulate interest and enlists the aid of the public and the media by giving interviews, issuing press releases, and providing representatives to speak before various civic groups. The Director has given numerous radio and television interviews and these appearances have resulted in many inquiries of the Department by potential owners of unclaimed property. The Department also has developed a series of brochures which explain the Act and the Department's claims procedures and serve to enhance public awareness of, as well as compliance with, the Act. The Department has an Owner Discovery Unit whose sole responsibility is to intensively search for owners. This Unit operates as a virtual detective agency, utilizing a variety of governmental and public records as well as personal contact, to ferret out owners of abandoned property. This effort has been expanded further by the Division's presence at numerous County Fairs throughout Illinois as well as the two State Fairs in Springfield and DuQuoin.

CLAIMS

Dating from the inception of the Unclaimed Property Act, the Department has returned more than $13,500,000 to the rightful owners or heirs. Of that total, less than $1,700,000 (12%) was returned between 1962 and 1976. Under the Thompson Administration, almost $12,000,000 (88%) has been returned since 1977!

It is also important to realize that the Department only includes monies it actually returns to people when figuring the amount of claims paid. Not included are the millions that we assist in returning by publishing the name and last known address before the asset is remitted to us. It has been estimated that as much as an additional $10,000,000 per year is returned in this manner.

In FY 1986, the Department approved 2,804 claims (second highest in history) and paid $1,948,385, the most returned to owners or heirs in one year. During each of the last 6 successive years, the Department has returned increasing amounts to the citizens of Illinois.

Fiscal Year	Amount
1981	$ 903,179
1982	$1,169,339
1983	$1,434,106
1984	$1,442,697
1985	$1,667,993
1986	$1,948,385

TANGIBLE PROPERTY

The Division is also responsible for collecting contents of Safe Deposit Boxes remitted by banks and other holders that also have had no activity for seven or more years. Contents have been found to include cash, jewelry, stock certificates, wills coins of numismatic value, even a half-eaten ham sandwich!

Contents of value from safe deposit repositories - other than cash - are appraised by an independent appraiser, then auctioned by a Chicago auction house. The proceeds are credited to the owner's account. In Fiscal Year 1986, these auctions realized $24,910. In addition, Division personnel maintain a close working relationship with both major professional groups serving the safe deposit industry - the American and Illinois Safe Deposit Associations.

The chart below shows safe deposit activity since Fiscal Year 1980:

Year	Boxes Collected	Auction Receipts	Monetary Contents	Total
1980	4,232	$ 54,812	$190,750	$245,562
1981	1,369	101,563	43,536	145,099
1982	2,806	13,246	70,818	84,064
1983	1,790	66,755	36,306	103,061
1984	2,566	20,906	102,786	123,692
1985	3,709	48,919	162,203	211,122
1986	5,407	24,910	54,465	79,375
TOTALS	21,879	$331,111	$660,864	$991,975

The Department's stock program also has been gaining increased significance in recent years. When stock is received from safe deposit boxes or remitted by holders, and after it has been advertised and all initial claims received, individual accounts are designated for each owner. The stock is then transferred to the name of the Director and, when sold, the proceeds are credited to each individual owner account and held in custody until the owner is located. To ensure that all transactions are consummated in accordance with existent Securities laws and the Act, and that the interests of the public are protected, the Department has developed working relationships with major national registered brokerage houses.

The program has proven to be beneficial to the issuers of stock for it enables them to clear their books with no financial loss. The owners of the unclaimed stock are afforded the opportunity of having a State Agency - the Department of Financial Institutions - use its centralized effort to locate the rightful owner or heir and to keep the funds intact until such time as that is accomplished. During Fiscal Year 1986, the Department realized $223,480 from the sale of stock.

EXAMINATIONS

Although all holders of unclaimed financial assets are expected to comply with the Act, the Director may examine any holder he has reason to believe has not been reporting and remitting all unclaimed property. The Division's comprehensive examination program stresses examination of major holder categories and normally discerns unclaimed funds which the holder was not aware constituted unclaimed property. The examination staff is comprised of professional individuals who receive thorough field training before embarking on examinations. A credit to the ability of our examiners is that they have performed numerous examinations not only for Illinois but on behalf of other states as well (see Interstate Cooperation, page 138).

During Fiscal Year 1986, 385 examinations of financial institutions, corporations, insurance companies, utilities and governmental entities were conducted, resulting in remittances totalling $3,150,977, marking the first time $3,000,000 in remittances has been exceeded. The following chart shows examination remittances and indicates the diligence of our examination staff:

Fiscal Year	Examination Remittances
1979	$ 992,210
1980	$ 980,291
1981	$ 953,457
1982	$1,745,587
1983	$1,463,895
1984	$2,189,823
1985	$2,165,466
1986	$3,150,977

INTERSTATE COOPERATION

The Department maintains an active membership in the National Association of Unclaimed Property Administrators which provides an open line of communication and promotes cooperative relationships between member states. This network enables Illinois to keep abreast of reporting and record-retention requirements, changes in various state laws and decisions involving unclaimed property.

In another cooperative enterprise, Illinois has entered into 19 reciprocal agreements with our sister states and is currently negotiating agreements with several others. No other state has as many reciprocal agreements as Illinois.

In a reciprocal relationship, each state collects all unclaimed property within its borders and all property with a last known address in a reciprocal state is then returned to that state. All holders in reciprocal states are requested to report to Illinois for Illinois owners and also for those whose last known address is in each of the other states. This effort has served to reduce the burden of multiple reporting for holders of unclaimed property and to enhance owner location efforts. As the success of the reciprocal program becomes recognized throughout the country, it is anticipated that most states will be participating within the next four years. The State of Illinois intends to continue its leadership role in this area.

The following chart indicates activity between Illinois and its sister reciprocal states through June 30, 1986. Formal exchanges with the States of Arizona, Indiana, North Dakota and South Dakota will begin during the next fiscal year.

State	Total Received To Date	Total Paid To Date
District of Columbia	$ 21,734.33	$ 42,336.89
Florida	27,682.40	225,296.25
Idaho	2,910.48	9,980.98
Kentucky	945.81	5,277.80
Massachusetts	244,588.25	102,432.11
Minnesota	81,211.88	95,761.16
Nebraska	13,813.45	13,067.35
Nevada	19,645.13	219.00
New Mexico	14,430.81	-0-

State	Total Received To Date	Total Paid To Date
North Carolina	$ 7,081.74	$ 8,256.63
Rhode Island	9,972.69	16,603.67
Utah	5,841.04	1,114.50
Virginia	15,088.06	52,830.02
Wisconsin	59,916.65	95,431.84
TOTALS	$524,862.62	$668,608.20

SIGNIFICANT ACTIVITIES

1. In July, the Division completed the inventory of the 4,778 Safe Deposit Boxes received from the U. S. Comptroller of the Currency. Dubbed "Project Phoenix", the boxes represented assets collected from closed banks during the Great Depression of the 1930's.

2. In August, Director Fryzel signed reciprocal agreements with the States of Arizona and New Mexico.

3. On September 16, 1985, Governor James R. Thompson signed Public Act 84-446. This Department-initiated law - a result of Project Phoenix - grants the Director the authority to loan unclaimed safe deposit contents of historical value to museums and other recognized historical organizations.

   On October 16, 1985, representatives of this Department, led by Director Fryzel, attended the formal bill signing ceremony. Those viewing the signing were: Senator Adeline Geo-Karis, Director Fryzel, Assistant Director Joanne Mitchell, Legislative Liaison Greeley Koch, Unclaimed Property Division Administrator Michael A. Goldman, Dr. Bruce McMillan, Director - Illinois State Museum, and Dr. Joy Carew, Historical Researcher - Chicago Citywide Colleges.

4. On October 4, 1985, the Division received $1,457,259, resultant from an examination of a major Chicago Bank. That figure represents the largest amount of unclaimed financial assets ever received from one examination.

5. Through October, examination remittances totalled $2,289,415, besting the old fiscal year record of $2,189,823 set in 1985.

6. During November and June, the Division sold $223,480 of stock. The money is held in custodial trust until such time as the rightful owner or heir claims it.

7. Project Phoenix and the tremendous historical significance of the contents received, generated much publicity for the Department and its efforts. For example, in December, Director Fryzel appeared on the CBS Channel 2 television program, Two on Two, and Administrator Goldman appeared on the Wanda Wells Show on WFLD TV-32.

8. On January 26, 1986, the Division published 21,204 names of unclaimed owners. Included in the publication were the names of the Project Phoenix owners of safe deposit boxes. The total names published represents a single publication record.

9. During February, Director Fryzel signed a reciprocal agreement with the State of North Dakota.

10. In March, the Division received $18,068 from an auction of contents of unclaimed safe deposit boxes. The monies are held by the State until claimed by the owner or heir.

11. During April, the Division submitted three unique programs to the Council of State Governments: Reciprocity, Owner Discovery and Project Phoenix.

12. During May, the following Division records were broken: total unclaimed property remitted during a fiscal year and total claims paid. Each of the previous records was during the last Fiscal Year - 1985 - heretofore the most successful in Division history.

13. The Division VIP program continued to unite individuals or entities of note with their unclaimed funds. In most instances, those funds have been remitted to the Department in error, either because the holder should have easily found the owner or the owner failed to answer the inquiry the holder made prior to remitting the asset to the Department. Some of the more noteworthy owners that were extremely happy to receive funds during the year were:

    Chicago Title and Trust Company
    Cook County Hospital
    ICG Railroad
    Loyola University
    State Farm Insurance Company
    Village of Stonington

14. The final year-end statistics confirm that Fiscal Year 1986 was the most successful in the history of the Unclaimed Property Division. The following Division records were set: Most Unclaimed Property Remitted, $17,309,328 (Old Record $16,159,033 [FY'85]); Most Total Revenue Received, $17,453,448 (Old Record $16,255,518 [FY'85]); Most Amount Remitted - Examinations, $3,150,977 (Old Record $2,165,466 [FY'85]); Most Safe Deposit Boxes Collected, 5,407 (Old Record 4,232 [FY'80]); Most Amount Claims Paid, $1,948,385 (Old Record $1,667,993 [FY'85]); Most Publication Inquiries, 9,129 (Old Record 6,910 [FY'84]); Most Names Published, 25,948 (Old Record 21,476 [FY'85]).

REMITTANCE AND OTHER INCOME

The chart below indicates all monies remitted to the Division during Fiscal Year 1986. The total figure of $17,453,448 is the highest since the inception of the Act in 1961. The chart also shows Net Collections and Total Claims Paid - each the highest in the history of the Act.

Fiscal Year 1986

Holder Remittances	$13,370,276
Currency Exchanges - Unclaimed Money Orders	394,705
Examination Remittances	3,150,977
Examination Fees	144,120
Dividends - Accruing to Stock Held by Department	11,484
Auctions - Sale of Safe Deposit Contents	24,910
Direct Deposits - Safe Deposit Section, Money Without Numismatic Value	54,465
Sale of Stock	223,480
Reciprocity Remittances	78,758
Miscellaneous	273
TOTAL INCOME	$17,453,448
TOTAL CLAIMS	$ 1,948,385
NET COLLECTIONS	$15,505,063

UNCLAIMED PROPERTY DIVISION
STATISTICAL INFORMATION
FISCAL YEAR 1986

INQUIRIES/CLAIMS

Total Inquiries	Total Claims	Total Value of Claims
9,129	2,804	$1,948,385

DEPARTMENT EXAMINER ACTIVITY

Consultations	Examinations	Remitted	Fees	Total
480	385	$3,150,977	$144,120	$3,295,097

SAFE DEPOSIT BOXES

Boxes Collected	Auction Receipts	Monetary Contents	Total
5,407	$24,910	$54,465	$79,375

TOTALS

Total Revenue	Operation Expense	Net Revenue
$17,453,448	$1,091,298	$16,362,150

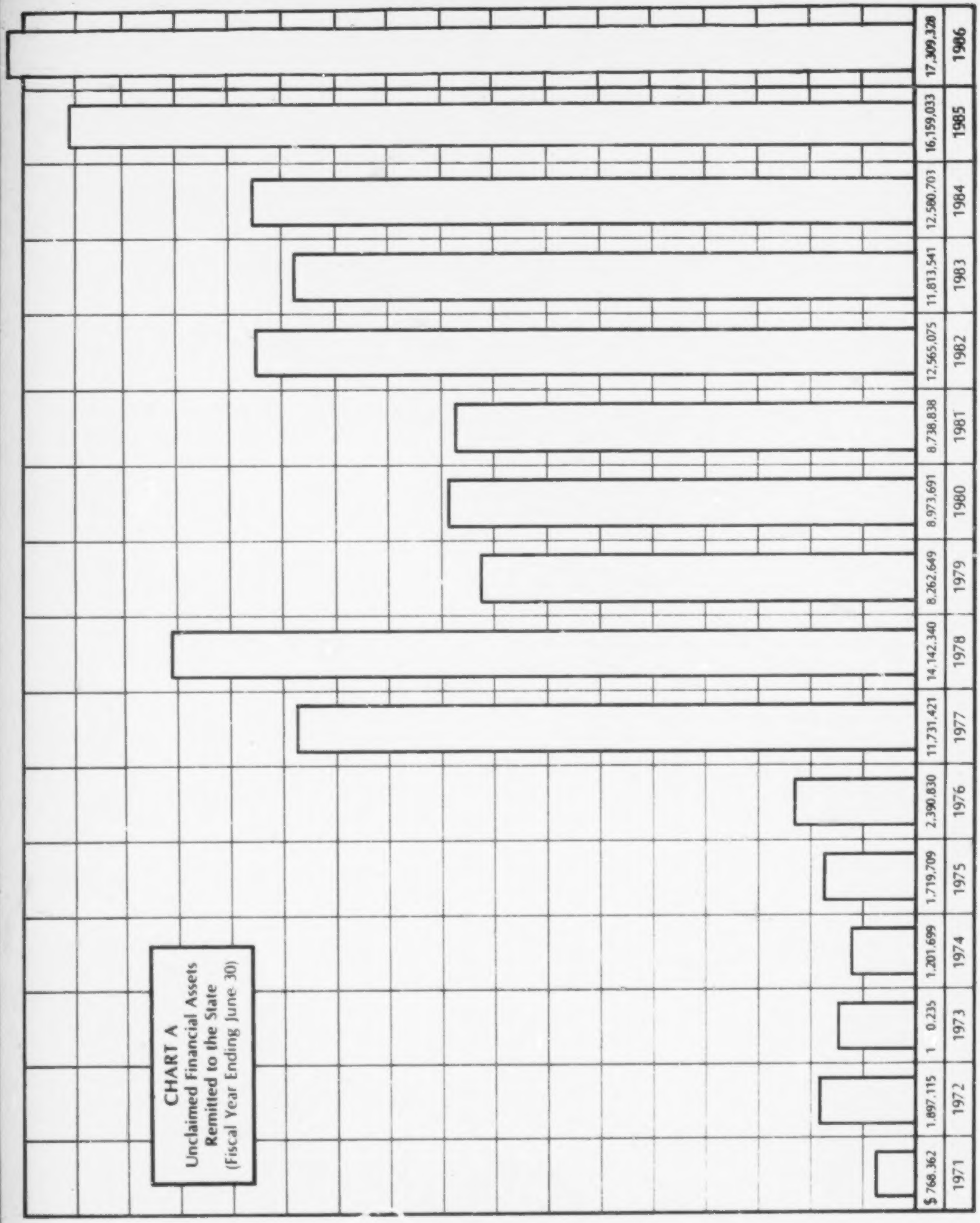


CHART A
Unclaimed Financial Assets
Remitted to the State
(Fiscal Year Ending June 30)

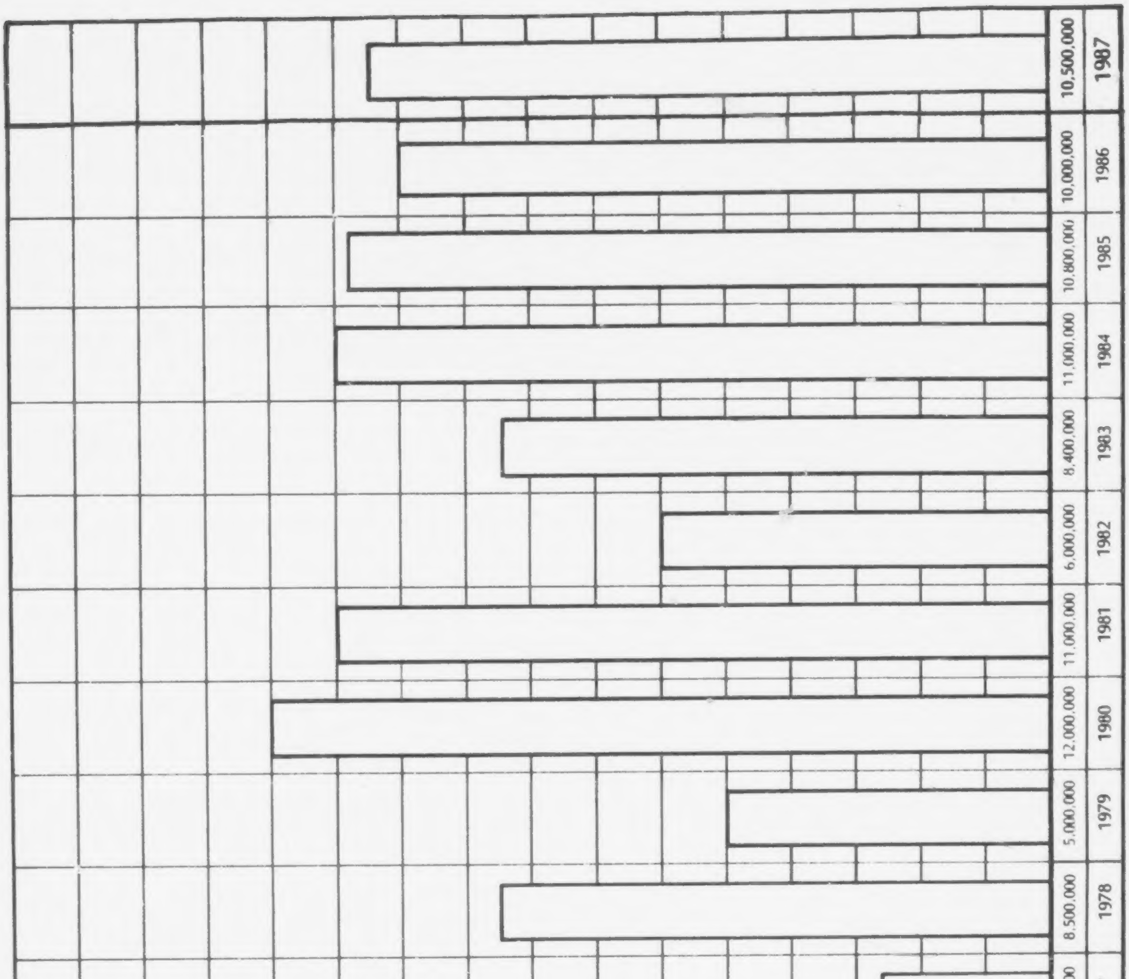
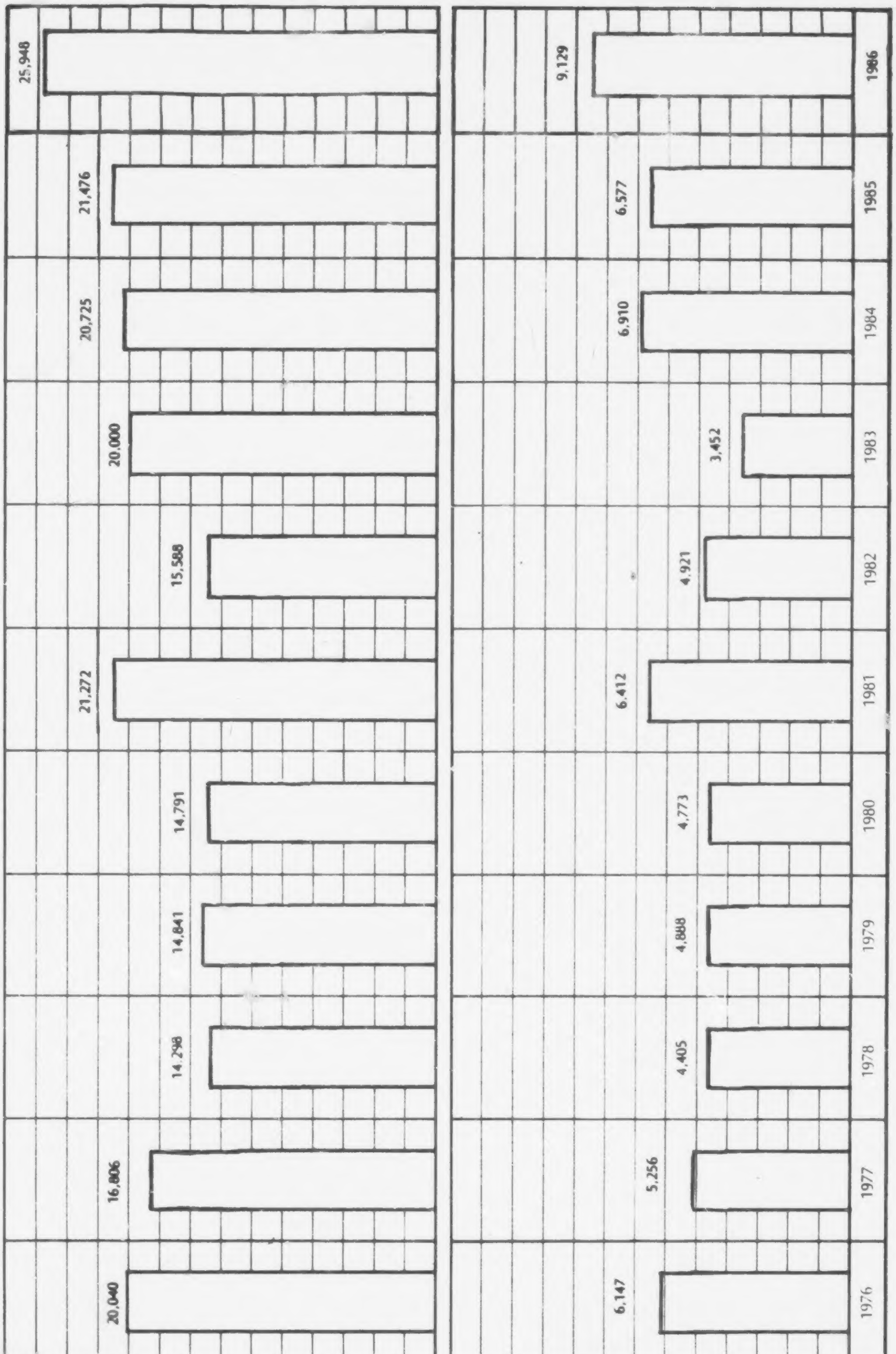


CHART B
Appropriations to State Retirement Systems

CHART C

Owner Names Published and Resulting Inquiries



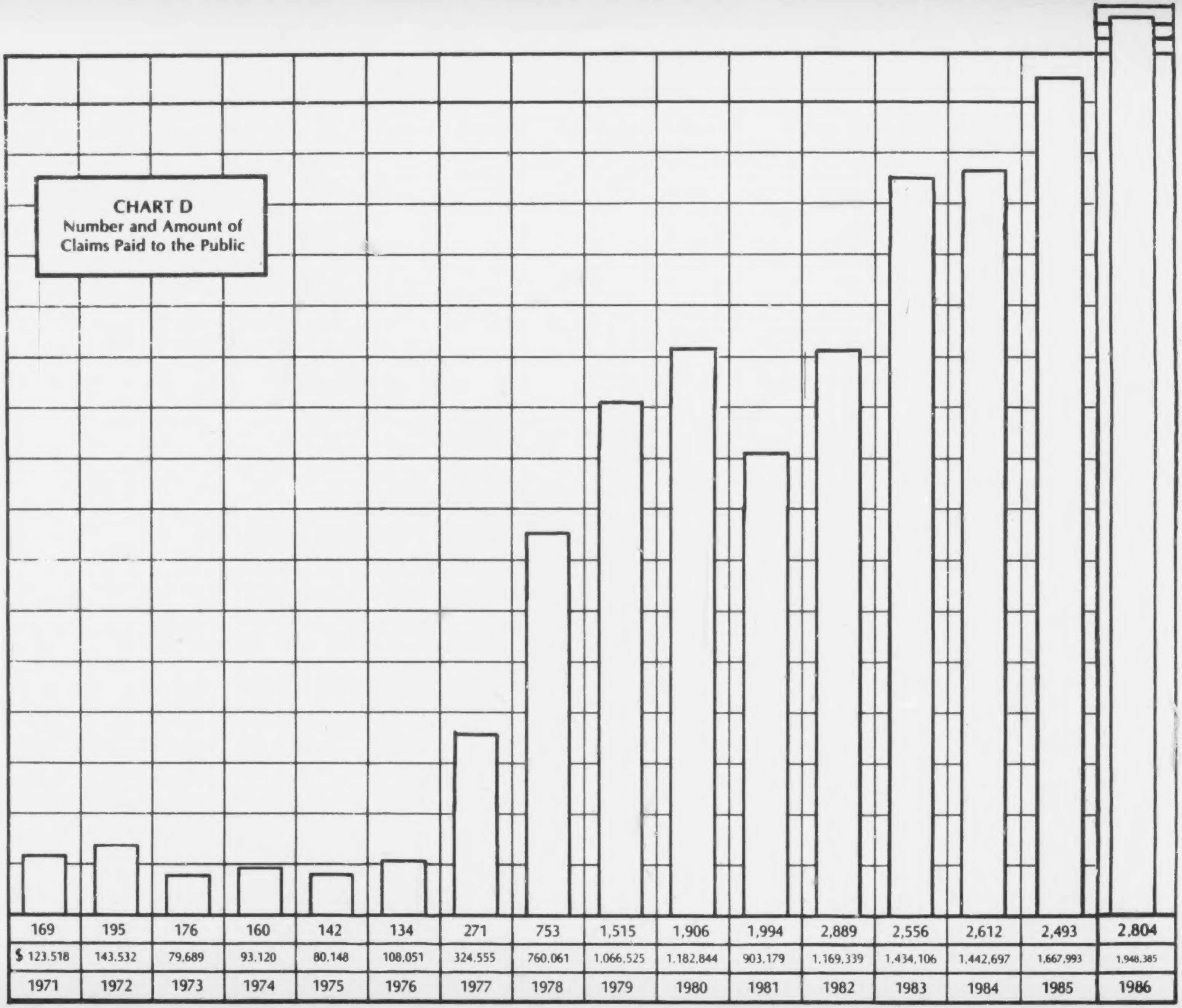


CHART D
Number and Amount of
Claims Paid to the Public

Chart E

SUMMARY
UNCLAIMED PROPERTY DIVISION ACTIVITY
FISCAL YEARS 1962 THRU 1986

Fiscal Year	Total Unclaimed Property Remitted	No. of Exams	Amount Found Exams	Amount Remit Exams	Exam Fees Collected	No. of Consul- tations	No. of Claims Paid	Amount Claims Paid
From Remitted Property	$ 24,949	–	$ –	$ –	$ –	–	–	$ –
1962 - 1963	5,482,148	*	*	*	*	*	214	50,487
1964 - 1965	2,139,697	*	*	*	*	*	917	303,119
1966 - 1967	2,472,741	*	*	*	*	*	703	272,634
1968 - 1969	1,800,562	*	*	*	*	*	538	245,805
1970	1,252,242	*	*	*	*	*	242	168,694
1971	768,362	*	*	*	*	*	169	123,518
1972	1,897,115	*	*	*	*	*	195	143,532
1973	1,402,271	*	*	*	*	*	176	79,689
1974	1,201,699	*	*	*	*	*	160	93,120
1975	1,719,709	*	*	*	*	*	142	80,148
1976	2,369,680	*	*	*	21,150	*	134	108,051
1962 - 1976 TOTAL	$ 22,531,175	*	$ *	$ *	$ 21,150	*	3,590	$ 1,668,797
1977	11,659,967	107	*	*	71,455	*	271	324,555
1978	14,187,936	104	*	*	22,500	1,914	753	760,061
1979	8,217,289	779	6,499,549	992,210	48,485	1,295	1,515	1,066,525
1980	8,973,691	531	4,695,016	980,291	35,900	1,623	1,906	1,182,844
1981	8,738,838	342	2,727,567	953,457	36,115	427	1,994	903,179
1982	12,565,075	508	11,024,338	1,745,587	41,872	840	2,889	1,169,339
1983	11,813,541	423	4,133,129	1,463,895	46,707	1,008	2,556	1,434,106
1984	12,580,703	270	11,730,803	2,189,823	98,156	728	2,612	1,442,697
1985	16,159,033	366	5,819,091	2,165,466	96,485	812	2,493	1,667,993
1986	17,309,328	385	5,840,898	3,150,977	144,120	480	2,804	1,948,385
1977 - 1986 TOTAL	$ 122,205,401	3,815	$ 52,470,391	$ 13,641,706	$ 641,795	9,127	19,793	$ 11,899,684
GRAND TOTAL	$ 144,736,576	3,815	$ 52,470,391	$ 13,641,706	$ 662,945	9,127	23,383	$ 13,568,481

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